

2013

Missouri

Product Liability Insurance Report

Statistics Section
November 2014



DIFP

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Other Publications

Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Department of Insurance, Financial Institutions & Professional Registration publishes the following reports.

1. **Missouri Complaint Index Report**
summary information: <http://insurance.mo.gov/consumers/complaints/compindx.php>
2. **Missouri Department of Insurance Annual Report**
summary information: <http://difp.mo.gov/about.php>
3. **Missouri Life, Accident & Health Supplement Data**
summary information: <http://insurance.mo.gov/reports/suppdata/>
4. **Missouri Market Share Data**
summary information: <http://insurance.mo.gov/reports/mktshr/>
5. **Missouri Medical Malpractice (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/medmal/index.php>
6. **Missouri Product Liability (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/prodliab/>
7. **Missouri Property & Casualty Supplement Report**
summary information: <http://insurance.mo.gov/reports/suppdata/>
8. **Missouri Real Estate Malpractice (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/remal/>
9. **Mortgage Guaranty Report**
summary information: <http://insurance.mo.gov/reports/mortguar/>
10. **Missouri Health Maintenance Organization Report**
summary information: <http://insurance.mo.gov/reports/hmo/>

Databases: For more information: <http://insurance.mo.gov/reports/>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
 - Homeowners/Dwelling Fire,
 - Farmowners (dwelling only),
 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance company's adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2013, product liability insurers in Missouri sold \$34,952,330 in coverage, paid \$10,267,790 in losses and estimated future losses on 2012 claims of \$11,053,314.

Over the past 10 years, product liability writers experienced elevated loss ratios — or claims incurred as a percentage of earned premiums. Loss ratios ranged from a high of 133.7% in 2010 to a low of 4.5% in 2007. The loss ratio decreased from 59.6% to 32.8%, from 2012 to 2013. In such a relatively small line of insurance, highly volatile losses and loss ratios are common.

The number of claims closed with payment increased 17% from 2012 to 2013. Over a 10-year span, the highest number of claims closed with payment occurred in 2004. Average indemnity paid on claims reached an all time high of \$96,584 in 2005. The average cost of defending claims closed with payment in 2013 was \$8,594.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 170 companies writing in 2013.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 2004 - 2013

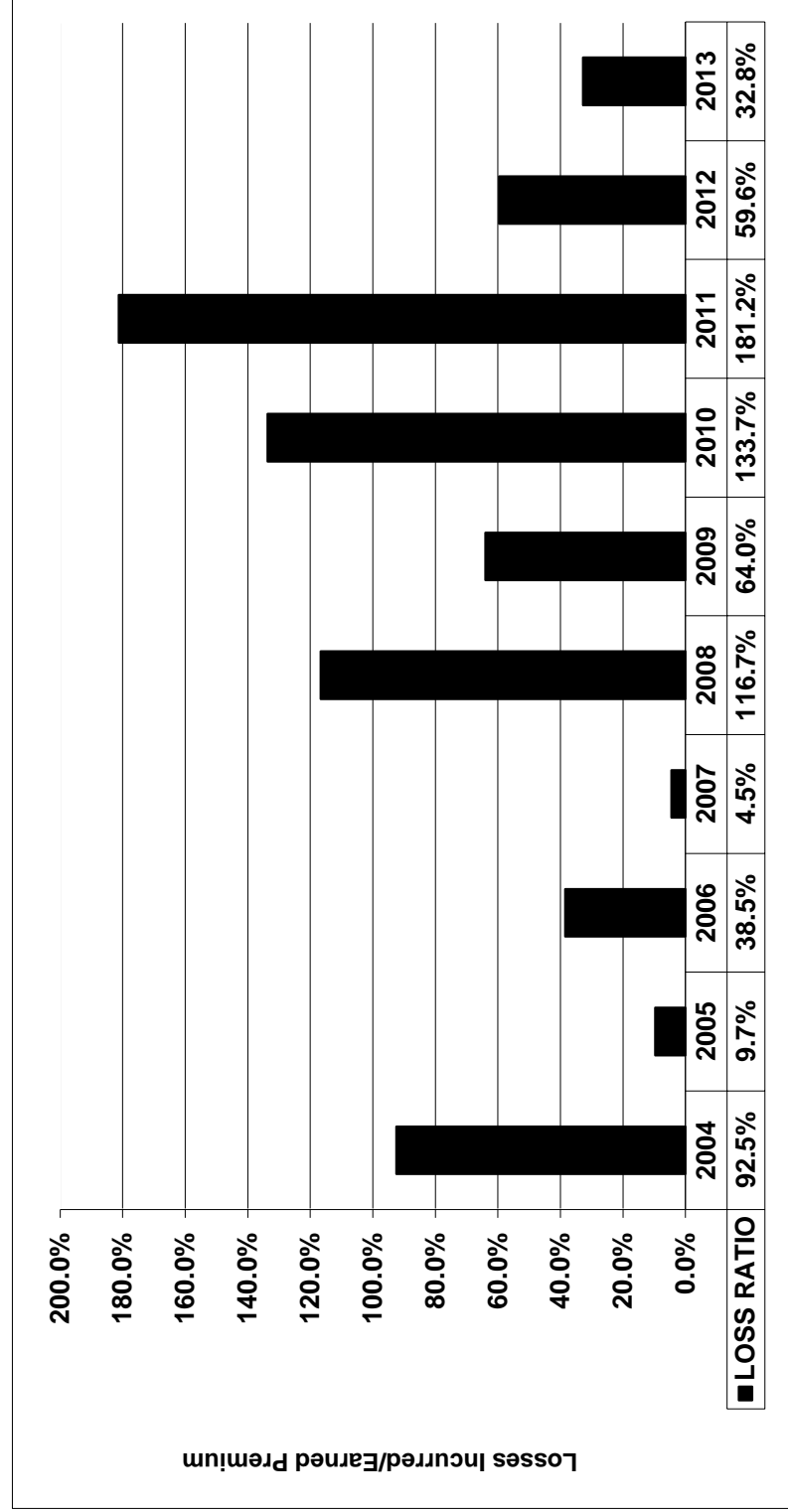
Number of Claims Closed 2004 - 2013

Average Indemnity Paid for All Paid Claims 2004 - 2013

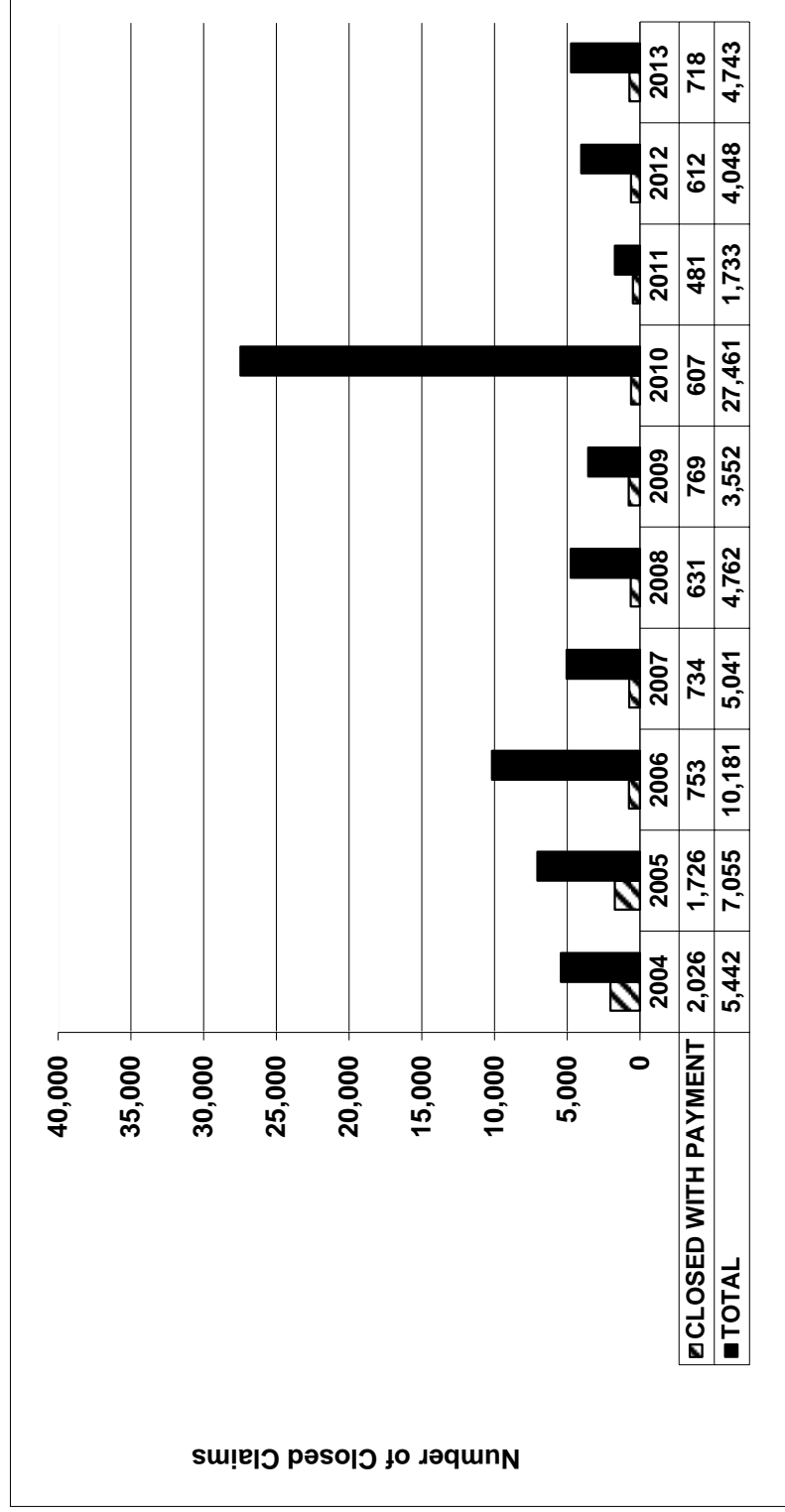
Average Loss Expense for All Paid Claims 2004 - 2013

Average Closure Time on Payment of Claims 2004 - 2013

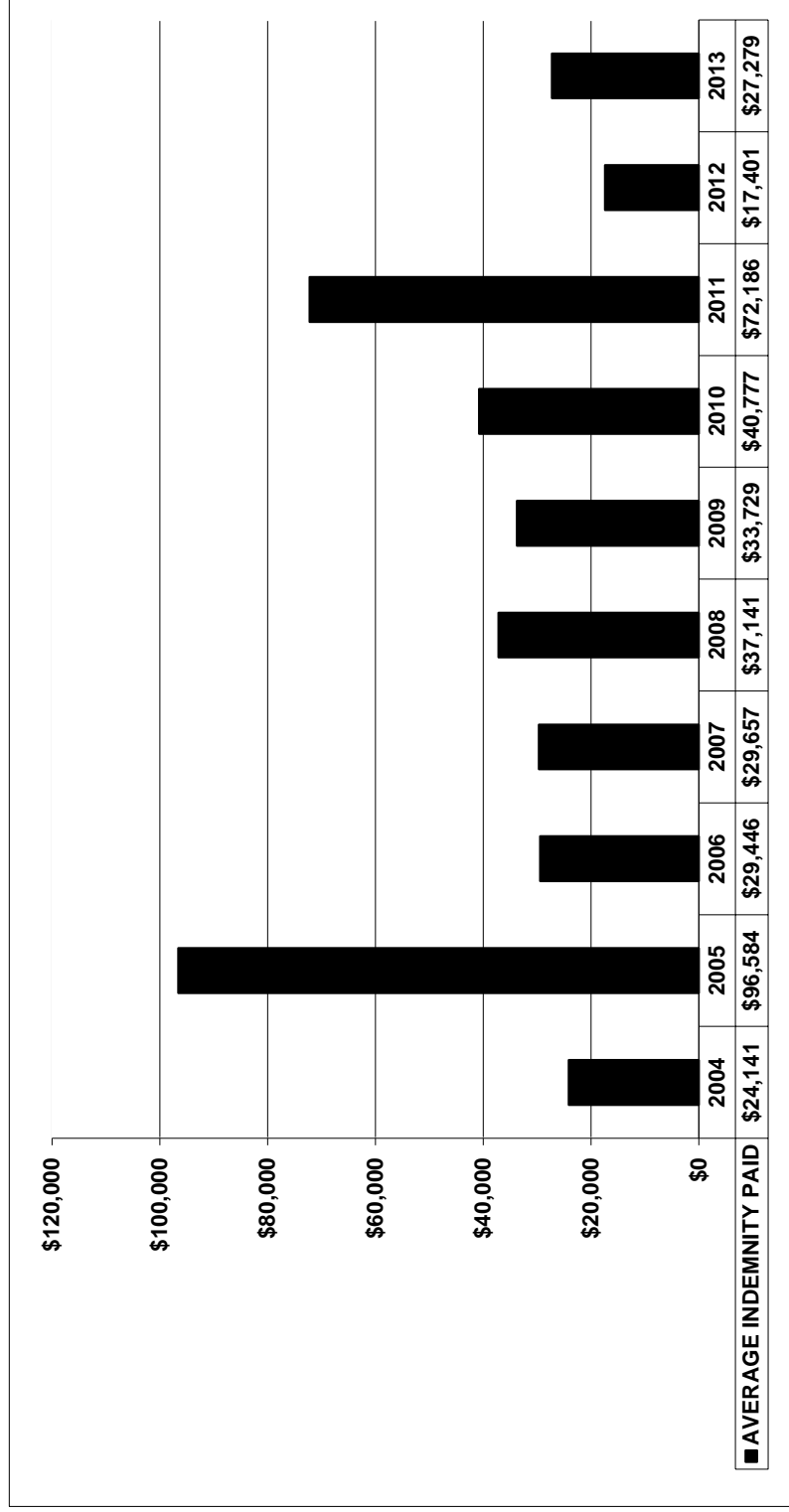
LOSS RATIOS 2004 - 2013



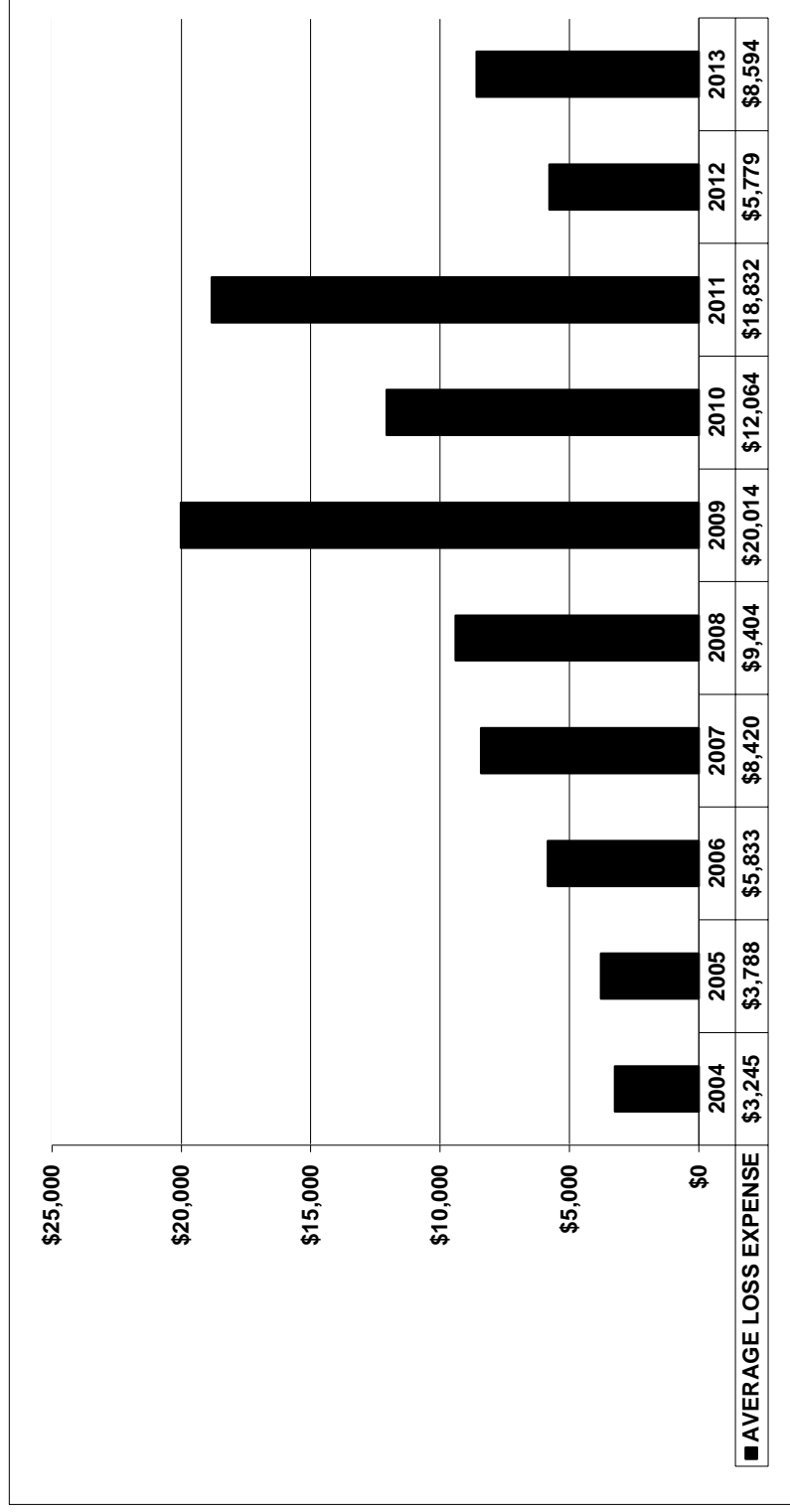
CLAIMS CLOSED 2004 - 2013



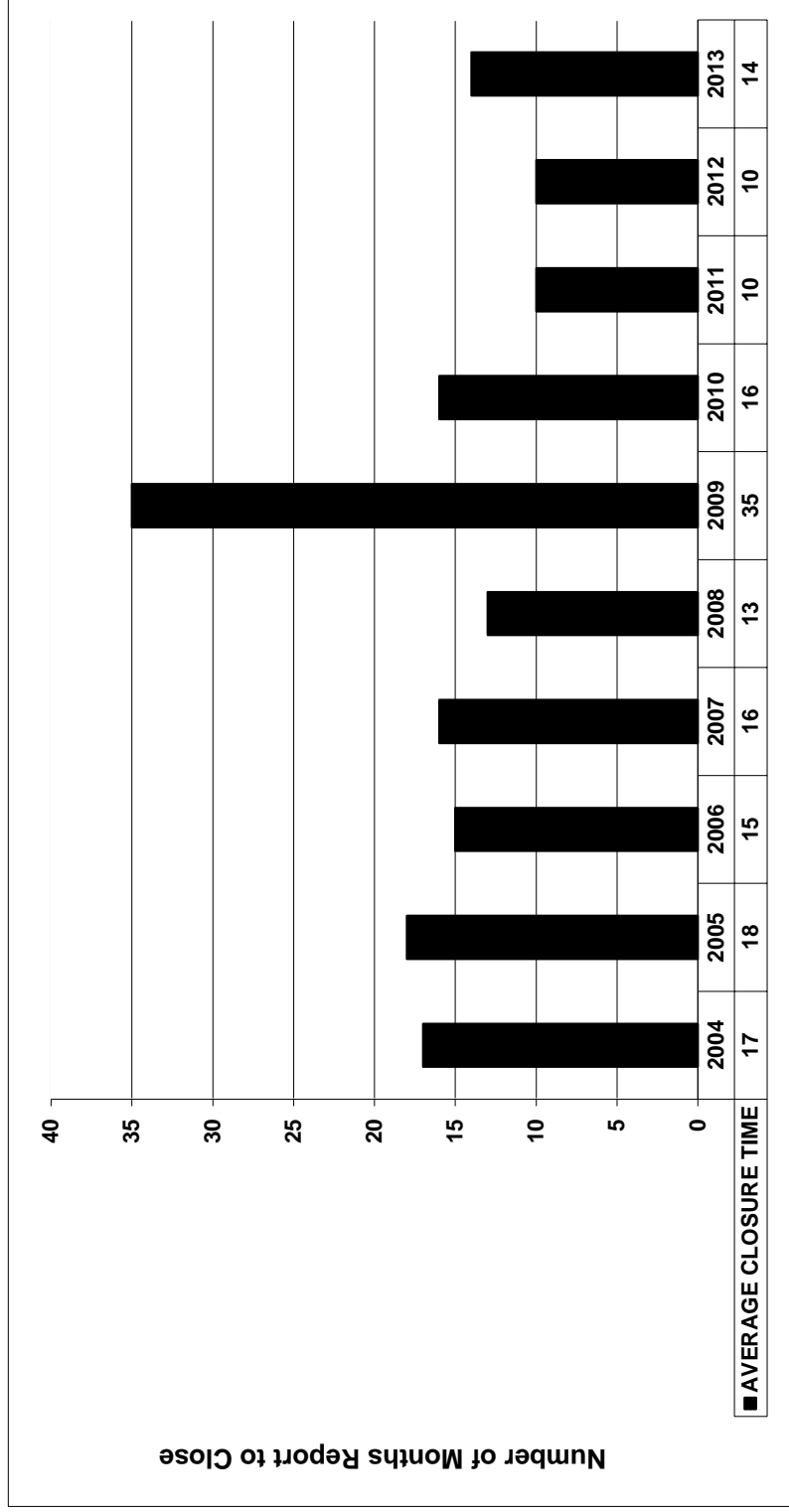
AVERAGE INDEMNITY PAID 2004 - 2013 FOR ALL PAID CLAIMS



AVERAGE LOSS EXPENSE 2004 - 2013 FOR ALL PAID CLAIMS



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS **2004 - 2013**



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2013 and a ten-year summary.

PRODUCT LIABILITY SUMMARY OF PAID INDEMNITY FOR 2013

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	49.16%	353	\$714	\$251,992	\$392	\$969	7
2,500 - 4,999	15.74%	113	\$3,528	\$398,698	\$2,487	\$10,275	14
5,000 - 7,499	4.87%	35	\$6,031	\$211,088	\$2,032	\$4,676	18
7,500 - 9,999	2.79%	20	\$8,328	\$166,555	\$2,986	\$7,383	15
10,000 - 24,999	11.56%	83	\$16,054	\$1,332,494	\$7,378	\$3,316	18
25,000 - 49,999	6.82%	49	\$33,928	\$1,662,466	\$30,912	\$8,803	30
50,000 - 74,999	2.51%	18	\$60,101	\$1,081,811	\$25,254	\$11,397	30
75,000 - 99,999	1.95%	14	\$85,816	\$1,201,424	\$77,943	\$4,082	42
100,000 - 199,999	2.79%	20	\$136,677	\$2,733,540	\$10,595	\$33,275	25
200,000 - 299,999	0.42%	3	\$258,333	\$775,000	\$114,704	\$12,000	83
300,000 - 399,999	0.42%	3	\$336,667	\$1,010,000	\$3,426	\$9,000	33
400,000 - 499,999	0.28%	2	\$480,500	\$961,000	\$9,292	\$6,750	19
500,000 - 999,999	0.28%	2	\$700,000	\$1,400,000	\$51,906	\$875,000	40
1,000,000 OR GREATER	0.42%	3	\$2,133,333	\$6,400,000	\$419,619	\$365,000	41
TOTAL	100.00%	718	\$27,279	\$19,586,068	\$8,594	\$8,872	14

PRODUCT LIABILITY

TEN YEAR SUMMARY OF PAID INDEMNITY

FOR YEARS 2004 - 2013

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	58.71%	5,317	\$599	\$3,184,581	\$1,881	\$916	14
2,500 - 4,999	9.80%	888	\$3,533	\$3,137,131	\$1,851	\$4,424	16
5,000 - 7,499	5.05%	457	\$6,044	\$2,761,902	\$5,094	\$6,513	18
7,500 - 9,999	3.15%	285	\$8,570	\$2,442,522	\$7,706	\$6,708	19
10,000 - 24,999	9.33%	845	\$15,498	\$13,096,193	\$5,238	\$9,197	20
25,000 - 49,999	6.01%	544	\$34,587	\$18,815,483	\$13,056	\$16,026	26
50,000 - 74,999	2.12%	192	\$59,750	\$11,472,050	\$13,554	\$21,240	24
75,000 - 99,999	1.19%	108	\$84,626	\$9,139,619	\$36,927	\$18,545	25
100,000 - 199,999	2.40%	217	\$138,480	\$30,050,156	\$22,218	\$31,768	24
200,000 - 299,999	0.70%	63	\$238,007	\$14,994,470	\$86,572	\$49,038	35
300,000 - 399,999	0.36%	33	\$334,831	\$11,049,408	\$93,714	\$128,168	32
400,000 - 499,999	0.13%	12	\$443,711	\$5,324,537	\$156,184	\$131,345	29
500,000 - 999,999	0.53%	48	\$682,324	\$32,751,540	\$87,095	\$177,175	38
1,000,000 OR GREATER	0.53%	48	\$5,008,700	\$240,417,614	\$362,213	\$554,763	65
TOTAL	100.00%	9,057	\$44,014	\$398,637,206	\$7,850	\$9,626	17

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2013 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2013

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Emotional Only	4.70%	18	\$3,198	\$57,560	\$3,062	\$2,133	16
Temporary	36.55%	140	\$7,662	\$1,072,702	\$1,228	\$9,377	7
Permanent	55.35%	212	\$31,006	\$6,573,214	\$14,554	\$1,848	26
Death	3.39%	13	\$260,344	\$3,384,470	\$37,704	\$73,154	31
Total	100.00%	383	\$28,950	\$11,087,946	\$9,929	\$7,034	19

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY

FOR YEARS 2004 - 2013

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
EMOTIONAL ONLY	2.11%	116	\$6,122	\$710,102	\$2,322	\$3,365	8
TEMPORARY	51.94%	2,859	\$5,525	\$15,796,523	\$2,094	\$4,216	17
PERMANENT	41.79%	2,300	\$101,888	\$234,343,298	\$9,048	\$11,377	34
DEATH	4.16%	229	\$211,283	\$48,383,800	\$49,563	\$42,648	30
TOTAL	100.00%	5,504	\$54,367	\$299,233,723	\$6,980	\$8,790	24

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2013 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2013

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	72.70%	245	\$4,251	\$1,041,609	\$681	\$7,429	4
Intermediate Property Damage	12.46%	42	\$86,414	\$3,629,385	\$29,268	\$27,785	24
Major Property Damage	14.84%	50	\$86,102	\$4,305,098	\$20,057	\$15,099	21
Total	100.00%	337	\$26,635	\$8,976,092	\$7,118	\$11,104	9

PRODUCT LIABILITY

TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE

FOR YEARS 2004 - 2013

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	65.67%	2,334	\$6,407	\$14,953,781	\$1,963	\$3,871	3
Intermediate Property Damage	19.78%	703	\$53,568	\$37,658,278	\$24,635	\$10,486	10
Major Property Damage	14.55%	517	\$76,799	\$39,705,337	\$17,468	\$41,467	14
Total	100.00%	3,554	\$25,976	\$92,317,396	\$8,703	\$10,649	6

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2013 and a ten-year summary.

PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2013

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	5.99%	43	\$99,383	\$4,273,472	\$17,430	\$35,531	17
Manufacturer	66.16%	475	\$25,640	\$12,178,999	\$8,977	\$5,538	15
Wholesaler	0.97%	7	\$29,067	\$203,467	\$12,775	\$15,011	22
Retailer	13.23%	95	\$6,587	\$625,772	\$3,425	\$4,180	8
Servicer-Repairer	10.45%	75	\$24,042	\$1,803,148	\$7,403	\$20,675	16
Distributor	3.20%	23	\$21,792	\$501,210	\$8,123	\$6,918	16
Total	100.00%	718	\$27,279	\$19,586,068	\$8,594	\$8,872	14

PRODUCT LIABILITY

TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION

FOR YEARS 2004 - 2013

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	6.55%	593	\$37,415	\$22,186,838	\$8,741	\$7,934	17
Manufacturer	61.25%	5,547	\$49,259	\$273,240,428	\$8,726	\$9,562	18
Wholesaler	0.82%	74	\$84,702	\$6,267,941	\$19,195	\$13,852	30
Retailer	9.46%	857	\$32,604	\$27,941,544	\$4,647	\$8,882	11
Servicer-Repairer	8.90%	806	\$35,515	\$28,625,145	\$6,240	\$8,425	11
Distributor	13.03%	1,180	\$34,216	\$40,375,310	\$5,999	\$11,868	23
Total	100.00%	9,057	\$44,014	\$398,637,206	\$7,850	\$9,626	17

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2013 and a ten-year summary.

PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2013

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	3.34%	24	\$93,575	\$2,245,798	\$10,753	\$6,700	13
Home	42.62%	306	\$7,233	\$2,213,313	\$2,239	\$8,799	6
Office	2.37%	17	\$147,996	\$2,515,936	\$46,095	\$52,307	13
Miscellaneous	48.89%	351	\$30,962	\$10,867,494	\$11,714	\$6,278	21
Plant	2.79%	20	\$87,176	\$1,743,527	\$16,604	\$21,216	26
Total	100.00%	718	\$27,279	\$19,586,068	\$8,594	\$8,872	14

PRODUCT LIABILITY

TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE

FOR YEARS 2004 - 2013

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	3.37%	305	\$23,336	\$7,117,420	\$5,625	\$10,300	7
Home	37.23%	3,372	\$49,224	\$165,983,912	\$5,633	\$5,982	5
Office	1.71%	155	\$107,125	\$16,604,355	\$13,710	\$40,563	14
Miscellaneous	55.02%	4,983	\$31,412	\$156,527,332	\$7,019	\$7,046	25
Plant	2.67%	242	\$216,546	\$52,404,187	\$54,911	\$92,839	30
Total	100.00%	9,057	\$44,014	\$398,637,206	\$7,850	\$9,626	17

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2013 and a ten-year summary.

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 2013**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	2,212	27.99%	201	\$26,850	\$5,396,928	\$13,898	\$67	26
APPLIANCES AND ACCESSORIES	565	26.04%	187	\$6,421	\$1,200,708	\$1,351	\$11,457	3
RESTAURANTS - SERVE NO ALCOHOL	379	4.60%	33	\$1,134	\$37,432	\$65	\$745	4
RESTAURANTS - SERVE ALCOHOL	280	4.04%	29	\$1,184	\$34,335	\$411	\$799	4
PRODUCTS - COMPLETED OPERATIONS - NOC	213	2.51%	18	\$24,796	\$446,335	\$9,381	\$8,202	21
FROZEN FOODS	36	2.23%	16	\$4,736	\$75,782	\$17	\$1,083	3
PLUMBING	34	2.09%	15	\$17,394	\$260,903	\$1,533	\$4,419	17
FOOD PRODUCTS - DRY	76	2.09%	15	\$9,492	\$142,380	\$11	\$4,173	4
CONTRACTORS - NOC	44	1.95%	14	\$37,557	\$525,795	\$11,409	\$5,796	24
HEATING AND AIR CONDITIONING	20	1.67%	12	\$10,839	\$130,069	\$2,894	\$5,958	12
FURNITURE/FIXTURES/UPHOLSTERY	25	1.53%	11	\$34,787	\$382,655	\$1,066	\$1,608	5
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	39	1.39%	10	\$125,261	\$1,252,608	\$34,474	\$18,880	47
FOOD PRODUCTS - NOT DRY	23	1.39%	10	\$947	\$9,468	\$165	\$940	4
MEAT, FISH, POULTRY, AND SEAFOOD	38	1.39%	10	\$916	\$9,162	\$1,172	\$783	3
ROOFING	14	1.25%	9	\$40,895	\$368,051	\$16,302	\$22,850	12
CHEMICAL MFG/CHEMISTS	19	1.11%	8	\$7,764	\$62,112	\$8,044	\$18,994	23
CONCRETE AND ASPHALT CONSTRUCTION	13	0.97%	7	\$399,313	\$2,795,189	\$104,489	\$259,643	19
GASOLINE STATIONS	10	0.84%	6	\$5,758	\$34,546	\$0	\$7,494	1
BUILDING MATERIALS	8	0.70%	5	\$549,591	\$2,747,953	\$80,413	\$65,300	37
WHEEL AND TIRE MFG	5	0.70%	5	\$432,837	\$2,164,186	\$49,163	\$10,700	27
CLUBS/CONVENTIONS	13	0.70%	5	\$21,202	\$106,012	\$7,388	\$11,900	14
FARMS/RANCHES	7	0.56%	4	\$20,625	\$82,500	\$6,152	\$2,475	18
PLASTIC, RUBBER GOODS - MFG	185	0.56%	4	\$4,900	\$19,600	\$0	\$425	10
GLASS DEALERS AND GLAZIERS	8	0.56%	4	\$3,152	\$12,609	\$0	\$2,463	5
DELI, CATERERS, AND CAFETERIAS	17	0.56%	4	\$3,076	\$12,304	\$0	\$2,225	4
CANDY OR CONFECTIONARY PRODUCTS	11	0.56%	4	\$331	\$1,324	\$373	\$399	3
FURS, FABRICS AND OTHER CLOTHING	11	0.56%	4	\$123	\$493	\$0	\$338	2
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBV	12	0.42%	3	\$29,309	\$87,927	\$40,389	\$7,333	55
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	15	0.42%	3	\$21,171	\$63,514	\$15,170	\$21,834	71
AUTO REPAIR SHOPS/DISMANTLING	8	0.42%	3	\$4,357	\$13,072	\$0	\$6,667	1
CONCESSIONAIRES	14	0.42%	3	\$1,499	\$4,496	\$1,448	\$740	12
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	5	0.28%	2	\$75,498	\$150,995	\$17,081	\$38,000	9
PRINTING/PUBLISHERS	3	0.28%	2	\$64,955	\$129,910	\$0	\$105,000	9
REFRIGERATION	3	0.28%	2	\$43,975	\$87,950	\$525	\$13,250	11
DOOR AND WINDOWS MFG	6	0.28%	2	\$43,750	\$87,500	\$94,352	\$1,250	30
PAPER PRODUCTS	2	0.28%	2	\$43,500	\$87,000	\$16,303	\$825	19
ALCOHOL, LIQUOR - MFG, DISTR, STORES	5	0.28%	2	\$36,472	\$72,943	\$0	\$35,972	57
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	6	0.28%	2	\$22,500	\$45,000	\$20,286	\$13,750	41
CARPENTRY AND FLOOR COVERINGS	7	0.28%	2	\$20,992	\$41,983	\$1,367	\$5,500	44
GARDENING EQUIPMENT AND LANDSCAPING	3	0.28%	2	\$18,912	\$37,824	\$3,433	\$662	1
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	4	0.28%	2	\$13,460	\$26,920	\$19,707	\$1,125	33
FARM MACHINERY	5	0.28%	2	\$10,579	\$21,157	\$0	\$5,750	1
WATER SOFTENING EQUIPMENT	3	0.28%	2	\$4,225	\$8,450	\$372	\$3,875	7
ELECTRICAL EQUIPMENT	22	0.28%	2	\$2,934	\$5,867	\$16,789	\$250	27
WAX/PAINT/VARNISH/PAINTING	4	0.28%	2	\$1,779	\$3,558	\$350	\$1,250	3
LUMBER-WOOD MFG/PRUNING/TRIMMING	3	0.14%	1	\$65,000	\$65,000	\$7,732	\$5,000	27
MASONRY, PLASTERING, MARBLE, OR TILE	1	0.14%	1	\$60,000	\$60,000	\$25,834	\$1,200	23
MOBILE HOME PARKS OR COURTS	3	0.14%	1	\$35,000	\$35,000	\$28,364	\$75,000	80
SIGN MFG AND INSTALLATION	1	0.14%	1	\$30,500	\$30,500	\$0	\$0	2
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	1	0.14%	1	\$27,649	\$27,649	\$0	\$29,000	1
BOTTLE AND JAR MFG	1	0.14%	1	\$25,000	\$25,000	\$31,986	\$64,500	35
BOILER, STEAM PIPES	1	0.14%	1	\$18,750	\$18,750	\$29,460	\$0	28
ICE DEALERS AND DISTRIBUTORS	1	0.14%	1	\$6,258	\$6,258	\$0	\$6,500	0
ELECTRIC CABLES, CONDUIT, AND WIRING	4	0.14%	1	\$4,301	\$4,301	\$0	\$1,500	1
JANITORIAL SERVICES	3	0.14%	1	\$4,000	\$4,000	\$0	\$3,755	8
GAS, STEAM, WATER, AND SEWER MAINS	4	0.14%	1	\$3,125	\$3,125	\$0	\$1,500	4
INSULATION - OTHER THAN ASBESTOS	3	0.14%	1	\$3,125	\$3,125	\$0	\$1,500	3
VENDING MACHINES MFG	1	0.14%	1	\$3,083	\$3,083	\$0	\$3,100	1
HARDWARE, HOME IMPROVEMENT STORES	5	0.14%	1	\$2,059	\$2,059	\$0	\$20,000	3
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	5	0.14%	1	\$2,000	\$2,000	\$0	\$10,000	58
LIGHTS, LANTERNS, AND LAMPS	4	0.14%	1	\$1,363	\$1,363	\$0	\$500	1
GROCERY STORES/MARKETS/COMMISSARIES	11	0.14%	1	\$1,250	\$1,250	\$0	\$1,500	4
MOBILE HOME/TRAILER MFG	1	0.14%	1	\$1,200	\$1,200	\$2,425	\$1,500	3

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 2013**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
MANUFACTURERS - NOC	122	0.14%	1	\$1,093	\$1,093	\$0	\$1,093	0
AGENCIES/AGENTS	1	0.14%	1	\$1,000	\$1,000	\$22,521	\$10,000	24
ENGINE-TURBINE-BEARING MFG	1	0.14%	1	\$949	\$949	\$0	\$1,200	0
ADHESIVE AND ABRASIVE GOODS	1	0.14%	1	\$375	\$375	\$0	\$0	0
TEXTILE MFG	5	0.14%	1	\$339	\$339	\$0	\$1,400	1
COMMUNICATION/RECORDING SYS/INTERNET PR	3	0.14%	1	\$294	\$294	\$0	\$294	3
ANIMAL FEED	8	0.14%	1	\$250	\$250	\$0	\$250	0
CHURCHES/CONVENTS/MONASTERIES	1	0.14%	1	\$250	\$250	\$0	\$500	8
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	10	0.14%	1	\$250	\$250	\$0	\$0	3
OIL REFINERIES	1	0.14%	1	\$100	\$100	\$0	\$100	6
AIRCRAFT OR AIRCRAFT PARTS MFG	8	0.00%	0	\$0	\$0	\$0	\$0	0
ALARMS AND DETECTION DEVICES	2	0.00%	0	\$0	\$0	\$0	\$0	0
BAKERIES AND BAKERY GOODS	2	0.00%	0	\$0	\$0	\$0	\$0	0
BEVERAGE BOTTLER - NON-ALCOHOLIC	1	0.00%	0	\$0	\$0	\$0	\$0	0
BRUSH OR BROOM MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDINGS/PREMISES BANK OR OFFICE	1	0.00%	0	\$0	\$0	\$0	\$0	0
CARPET AND FURNITURE CLEANING	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONTRACTOR EQUIPMENT	1	0.00%	0	\$0	\$0	\$0	\$0	0
COSMETICS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CROP SPRAYING AND PESTICIDES	2	0.00%	0	\$0	\$0	\$0	\$0	0
DISCOUNT/VARIETY STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
DRUG AND PHARMACEUTICALS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINEERS, ARCHITECTS, DRAFTSMEN	2	0.00%	0	\$0	\$0	\$0	\$0	0
FENCES	1	0.00%	0	\$0	\$0	\$0	\$0	0
FERTILIZERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FIREARMS, AMMUNITION - MFG AND REPAIR	11	0.00%	0	\$0	\$0	\$0	\$0	0
INSTRUMENT MFG/TUNING	1	0.00%	0	\$0	\$0	\$0	\$0	0
LABORATORIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
LADDERS, HOISTS, AND SCAFFOLDS	2	0.00%	0	\$0	\$0	\$0	\$0	0
LEAD MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
METAL ERECTION	1	0.00%	0	\$0	\$0	\$0	\$0	0
METAL EXTRACTION AND PROCESSING	1	0.00%	0	\$0	\$0	\$0	\$0	0
OFFICE MACHINES, COMPUTERS - OTHER	1	0.00%	0	\$0	\$0	\$0	\$0	0
PARKING-PUBLIC/PRIVATE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
PUTTY PRODUCTS	6	0.00%	0	\$0	\$0	\$0	\$0	0
RECREATIONAL VEHICLE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
SHOES, BOOTS, OR SLIPPERS	3	0.00%	0	\$0	\$0	\$0	\$0	0
SNOW AND ICE REMOVAL-CONTRACTOR	1	0.00%	0	\$0	\$0	\$0	\$0	0
SOAP AND DETERGENTS	5	0.00%	0	\$0	\$0	\$0	\$0	0
STORES AND DISTR - NO FOOD OR DRINK	8	0.00%	0	\$0	\$0	\$0	\$0	0
SWIMMING POOLS/SAUNAS	2	0.00%	0	\$0	\$0	\$0	\$0	0
TANK BLDG/WAREHOUSES/VACANT BLDGS	2	0.00%	0	\$0	\$0	\$0	\$0	0
TENTS AND CANOPIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOOL MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOYS/GAMES	2	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
WATER BOTTLING	1	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
WELDING	21	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	4,743	100.00%	718	\$27,279	\$19,586,068	\$8,594	\$8,872	14

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2004 - 2013**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	56,702	33.39%	3,024	\$23,510	\$71,093,216	\$3,346	\$4,157	29
APPLIANCES AND ACCESSORIES	3,920	20.80%	1,884	\$2,792	\$5,260,624	\$422	\$2,921	1
CONTRACTORS - NOC	945	3.33%	302	\$21,056	\$6,359,023	\$6,801	\$4,065	21
PUTTY PRODUCTS	298	3.21%	291	\$155	\$45,105	\$0	\$0	31
RESTAURANTS - SERVE NO ALCOHOL	1,842	2.53%	229	\$10,829	\$2,479,799	\$1,201	\$1,457	7
RESTAURANTS - SERVE ALCOHOL	926	2.26%	205	\$4,802	\$984,329	\$903	\$1,416	6
PLUMBING	353	2.06%	187	\$15,041	\$2,812,706	\$2,038	\$4,908	8
MANUFACTURERS - NOC	1,879	1.76%	159	\$186,287	\$29,619,619	\$40,629	\$5,096	34
FOOD PRODUCTS - DRY	374	1.39%	126	\$5,253	\$661,922	\$797	\$3,012	6
CANDY OR CONFECTIONARY PRODUCTS	333	1.37%	124	\$1,059	\$131,260	\$36	\$1,042	5
HEATING AND AIR CONDITIONING	191	1.06%	96	\$28,888	\$2,773,276	\$5,044	\$5,997	11
FOOD PRODUCTS - NOT DRY	291	0.97%	88	\$8,968	\$789,161	\$832	\$8,910	7
FURNITURE/FIXTURES/UPHOLSTERY	191	0.97%	88	\$105,989	\$9,326,996	\$9,916	\$15,693	13
PRODUCTS - COMPLETED OPERATIONS - NOC	508	0.95%	86	\$211,260	\$18,168,386	\$23,359	\$9,946	22
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	190	0.91%	82	\$117,840	\$9,662,883	\$48,977	\$44,434	30
INSULATION - OTHER THAN ASBESTOS	153	0.88%	80	\$28,661	\$2,292,881	\$4,417	\$415	21
CARPENTRY AND FLOOR COVERINGS	188	0.88%	80	\$13,928	\$1,114,225	\$3,833	\$8,395	12
GASOLINE STATIONS	126	0.83%	75	\$4,109	\$308,167	\$1,410	\$3,778	6
ANIMAL FEED	158	0.79%	72	\$32,391	\$2,332,117	\$5,135	\$29,812	13
COSMETICS	120	0.74%	67	\$3,591	\$240,565	\$542	\$3,805	7
CHEMICAL MFG/CHEMISTS	595	0.73%	66	\$16,037	\$1,058,430	\$14,272	\$13,675	23
AUTO REPAIR SHOPS/DISMANTLING	111	0.66%	60	\$24,396	\$1,463,765	\$1,829	\$7,170	6
DRUG AND PHARMACEUTICALS	960	0.65%	59	\$45,670	\$2,694,509	\$10,509	\$36,516	37
GAS, STEAM, WATER, AND SEWER MAINS	103	0.64%	58	\$21,900	\$1,270,222	\$4,158	\$3,376	7
FROZEN FOODS	164	0.63%	57	\$5,041	\$287,314	\$736	\$3,555	5
ROOFING	105	0.61%	55	\$89,643	\$4,930,387	\$30,641	\$46,932	18
OIL, FUEL, GAS - CO AND DISTRIBUTORS	90	0.56%	51	\$25,111	\$1,280,657	\$75,055	\$31,026	9
MEAT, FISH, POULTRY, AND SEAFOOD	159	0.55%	50	\$2,986	\$149,309	\$1,288	\$2,685	8
ELECTRICAL EQUIPMENT	1,527	0.53%	48	\$108,273	\$5,197,080	\$22,973	\$38,295	19
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	118	0.52%	47	\$96,281	\$4,525,193	\$26,109	\$61,866	22
PLASTIC, RUBBER GOODS - MFG	501	0.52%	47	\$34,200	\$1,607,394	\$21,080	\$22,350	21
CLUBS/CONVENTIONS	129	0.52%	47	\$38,731	\$1,820,363	\$13,707	\$6,857	15
FARM MACHINERY	78	0.42%	38	\$48,497	\$1,842,888	\$10,684	\$28,272	13
GROCERY STORES/MARKETS/COMMISSARIES	131	0.42%	38	\$7,797	\$296,291	\$782	\$4,739	6
DOOR AND WINDOWS MFG	84	0.41%	37	\$70,112	\$2,594,140	\$44,116	\$15,190	26
CONCRETE AND ASPHALT CONSTRUCTION	91	0.39%	35	\$96,573	\$3,380,071	\$28,858	\$63,024	19
WAX/PAINT/VARNISH/PAINTING	72	0.38%	34	\$114,969	\$3,908,949	\$281,724	\$28,675	21
ELECTRIC CABLES, CONDUIT, AND WIRING	78	0.36%	33	\$440,072	\$14,522,381	\$67,806	\$4,850	12
MINING/DREDGING/DOCK OPER/EXCAVATION	73	0.35%	32	\$8,524	\$272,754	\$5,836	\$4,079	11
WHEEL AND TIRE MFG	45	0.35%	32	\$147,423	\$4,717,524	\$27,118	\$9,287	17
GARDENING EQUIPMENT AND LANDSCAPING	52	0.28%	25	\$25,434	\$635,850	\$4,960	\$18,304	11
MASONRY, PLASTERING, MARBLE, OR TILE	36	0.28%	25	\$19,578	\$489,462	\$17,211	\$4,399	11
CONCESSIONAIRES	79	0.28%	25	\$2,993	\$74,834	\$845	\$3,395	8
BEVERAGE BOTTLER - NON-ALCOHOLIC	42	0.28%	25	\$2,569	\$64,223	\$2,023	\$882	6
SHOES, BOOTS, OR SLIPPERS	42	0.26%	24	\$8,551	\$205,214	\$529	\$7,585	11
FARMS/RANCHES	63	0.26%	24	\$103,780	\$2,490,715	\$45,136	\$35,333	23
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	52	0.26%	24	\$117,662	\$2,823,876	\$34,035	\$28,689	25
GLASS DEALERS AND GLAZIERS	47	0.25%	23	\$13,092	\$301,111	\$1,143	\$3,425	9
CUTLERY, RAZORS, AND FLATWARE	27	0.23%	21	\$8,479	\$178,064	\$565	\$5,231	10
FURS, FABRICS AND OTHER CLOTHING	45	0.22%	20	\$32,359	\$647,177	\$22,239	\$47,178	6
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	300	0.22%	20	\$98,133	\$1,962,662	\$35,022	\$31,557	20
BATTERIES	28	0.22%	20	\$16,290	\$325,791	\$8,274	\$3,463	13
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBV	53	0.21%	19	\$97,500	\$1,852,495	\$28,400	\$11,832	19
WATER SOFTENING EQUIPMENT	31	0.21%	19	\$7,124	\$135,350	\$1,498	\$3,428	4
DELI, CATERERS, AND CAFETERIAS	77	0.19%	17	\$1,395	\$23,712	\$0	\$1,967	5
RECREATIONAL VEHICLE MFG	41	0.18%	16	\$180,125	\$2,881,996	\$24,529	\$244,313	29
STONE AND GEM CUTTING OR POLISHING	21	0.17%	15	\$1,327	\$19,905	\$959	\$8,012	45
BUILDING MATERIALS	34	0.15%	14	\$205,866	\$2,882,121	\$46,731	\$33,578	28
TOOL MFG	41	0.15%	14	\$14,456	\$202,382	\$1,184	\$14,967	22
METAL ERECTION	37	0.14%	13	\$62,133	\$807,733	\$26,107	\$2,851	7
DAIRY PRODUCTS	38	0.13%	12	\$84,180	\$1,010,160	\$6,349	\$917,558	5
WATER BOTTLING	13	0.13%	12	\$1,134	\$13,613	\$107	\$1,867	1

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2004 - 2013**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
LUMBER-WOOD MFG/PRUNING/TRIMMING	27	0.13%	12	\$15,393	\$184,719	\$73,632	\$30,010	11
PAPER PRODUCTS	28	0.13%	12	\$11,899	\$142,793	\$9,958	\$3,104	12
LIGHTS, LANTERNS, AND LAMPS	34	0.13%	12	\$26,978	\$323,731	\$6,777	\$20,589	11
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	51	0.13%	12	\$75,539	\$906,473	\$10,229	\$12,437	14
REFRIGERATION	25	0.12%	11	\$100,517	\$1,105,683	\$31,969	\$9,786	17
STORES AND DISTR - NO FOOD OR DRINK	43	0.12%	11	\$9,173	\$100,905	\$5,033	\$12,568	20
BAKERIES AND BAKERY GOODS	45	0.11%	10	\$25,923	\$259,228	\$10,354	\$1,698	11
TEXTILE MFG	18	0.11%	10	\$9,630	\$96,303	\$5,418	\$4,252	8
VALVES, PUMPS, COMPRESSORS MFG	27	0.10%	9	\$18,981	\$170,827	\$11,162	\$8,558	18
SOAP AND DETERGENTS	29	0.10%	9	\$103,512	\$931,606	\$15,873	\$34,834	13
COMMUNICATION/RECORDING SYS/INTERNET PR	28	0.10%	9	\$8,462	\$76,156	\$418	\$5,157	11
BOTTLE AND JAR MFG	15	0.10%	9	\$8,488	\$76,391	\$5,849	\$13,733	9
CONTRACTOR EQUIPMENT	17	0.09%	8	\$141,210	\$1,129,683	\$14,824	\$32,500	24
FERTILIZERS	15	0.09%	8	\$18,480	\$147,841	\$477	\$1,375	5
JANITORIAL SERVICES	15	0.09%	8	\$188,734	\$1,509,871	\$5,861	\$2,944	20
OFFICE MACHINES, COMPUTERS - OTHER	20	0.08%	7	\$550,726	\$3,855,079	\$12,725	\$560,368	25
BOAT OR SHIP BUILDING	10	0.08%	7	\$285,007	\$1,995,051	\$50,144	\$232,143	19
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	28	0.08%	7	\$22,982	\$160,871	\$4,880	\$13,621	4
ENGINE-TURBINE-BEARING MFG	9	0.08%	7	\$60,217	\$421,519	\$28,104	\$2,377	5
SIGN MFG AND INSTALLATION	15	0.08%	7	\$34,957	\$244,696	\$3,909	\$1,556	11
PIPE MFG	11	0.08%	7	\$76,735	\$537,142	\$72,924	\$54,068	24
BOATS - USE	12	0.07%	6	\$509,836	\$3,059,013	\$7,295	\$5,334	29
SALT, PHOSPHATES, AND LIME	15	0.07%	6	\$278	\$1,667	\$0	\$397	4
TANK BLDG/WAREHOUSES/VACANT BLDGS	13	0.07%	6	\$56,037	\$336,219	\$17,773	\$22,500	21
PRINTING/PUBLISHERS	12	0.07%	6	\$24,583	\$147,499	\$0	\$37,516	4
ALARMS AND DETECTION DEVICES	19	0.06%	5	\$275,078	\$1,375,391	\$104,001	\$113,100	37
SEPTIC TANKS	9	0.06%	5	\$6,119	\$30,595	\$1,070	\$10,920	9
FENCES	8	0.06%	5	\$57,598	\$287,991	\$17,460	\$1,180	17
WATER AND FIRE PROOFING	10	0.06%	5	\$223,822	\$1,119,111	\$11,387	\$13,116	52
ALCOHOL, LIQUOR - MFG, DISTR, STORES	21	0.06%	5	\$17,214	\$86,068	\$168	\$15,769	25
TOYS/GAMES	10	0.06%	5	\$13,604	\$68,021	\$9,019	\$15,080	15
SWIMMING POOLS/SAUNAS	15	0.06%	5	\$232,676	\$1,163,379	\$21,742	\$210,300	43
CARPET AND FURNITURE CLEANING	11	0.04%	4	\$1,058	\$4,231	\$0	\$1,075	1
ADHESIVE AND ABRASIVE GOODS	8	0.04%	4	\$293,894	\$1,175,575	\$115,479	\$7,625	10
INK AND DYES	7	0.04%	4	\$64,900	\$259,600	\$39,832	\$15,100	17
OPTICAL AND HEARING GOODS	7	0.04%	4	\$88,850	\$355,401	\$6,918	\$95,726	47
BRUSH OR BROOM MFG	5	0.04%	4	\$1,318	\$5,270	\$0	\$1,305	2
WELDING	159	0.04%	4	\$209,606	\$838,425	\$39,259	\$23,000	18
TV OR RADIO OR STEREO	5	0.03%	3	\$696	\$2,088	\$0	\$867	3
PARKING-PUBLIC/PRIVATE MFG	5	0.03%	3	\$3,417	\$10,250	\$4,347	\$6,067	58
ICE DEALERS AND DISTRIBUTORS	5	0.03%	3	\$3,889	\$11,668	\$0	\$4,667	1
CROP SPRAYING AND PESTICIDES	28	0.03%	3	\$29,749	\$89,247	\$307	\$13,998	6
LADDERS, HOISTS, AND SCAFFOLDS	12	0.03%	3	\$92,917	\$278,750	\$1,282	\$18,333	33
HARDWARE, HOME IMPROVEMENT STORES	23	0.03%	3	\$3,913	\$11,740	\$0	\$8,333	5
FUMIGATING	3	0.03%	3	\$26,125	\$78,376	\$4,357	\$17,109	26
IRRIGATION EQUIPMENT	9	0.03%	3	\$8,575	\$25,725	\$13,377	\$8,842	11
SAND OR GRAVEL DIGGING, QUARRIES	25	0.03%	3	\$12,954	\$38,861	\$6,084	\$4,516	21
FIREARMS, AMMUNITION - MFG AND REPAIR	13	0.02%	2	\$17,500	\$35,000	\$6,027	\$6,250	20
COTTON GOODS MFG/WOOL PULLING-COMBING	3	0.02%	2	\$25,105	\$50,210	\$24,524	\$65,275	2
BLOOD BANKS	4	0.02%	2	\$1,250	\$2,500	\$16,065	\$0	106
NET, ROPE, AND FIBER MFG	3	0.02%	2	\$2,393	\$4,785	\$0	\$2,087	7
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	3	0.02%	2	\$99,597	\$199,193	\$0	\$102,000	4
METAL EXTRACTION AND PROCESSING	5	0.02%	2	\$351,250	\$702,500	\$43,935	\$43,750	26
AEROSOL CONTAINERS	3	0.02%	2	\$63,250	\$126,500	\$67,314	\$2,500	70
MOBILE HOME/TRAILER MFG	2	0.02%	2	\$1,202	\$2,404	\$1,213	\$750	5
JEWELRY AND WATCHES	6	0.02%	2	\$488	\$976	\$34	\$2,125	14
MUSICAL INSTRUMENT MFG/STORES	2	0.02%	2	\$5,562	\$11,124	\$0	\$6,062	4
LABORATORIES	7	0.02%	2	\$198	\$395	\$18	\$750	5
ANIMAL BOARDING/VETERINARIANS/STOCKYARD	2	0.01%	1	\$400	\$400	\$0	\$500	5
BOAT STORAGE OR MARINAS	1	0.01%	1	\$200,000	\$200,000	\$0	\$1,000	87
COLLECTIBLES	1	0.01%	1	\$1,500	\$1,500	\$0	\$0	0
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	1	0.01%	1	\$40,000	\$40,000	\$31,002	\$24,999	36

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2004 - 2013**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	15	0.01%	1	\$250	\$250	\$0	\$0	3
AMUSEMENT DEVICES	1	0.01%	1	\$2,292	\$2,292	\$2,000	\$3,500	8
JUNK AND SCRAP DEALERS	1	0.01%	1	\$4,021	\$4,021	\$0	\$2,500	19
WALL AND CEILING INSTALLATION	5	0.01%	1	\$25,000	\$25,000	\$22,688	\$10,000	36
BOILER, STEAM PIPES	3	0.01%	1	\$18,750	\$18,750	\$29,460	\$0	28
BABY FOOD	9	0.01%	1	\$13,048	\$13,048	\$0	\$1,325	1
TENTS AND CANOPIES	3	0.01%	1	\$75,000	\$75,000	\$9,964	\$650	13
PATTERN MFG	1	0.01%	1	\$4,622	\$4,622	\$0	\$8	0
BOXES AND COMPOSITION GOODS	3	0.01%	1	\$10,000	\$10,000	\$11,344	\$10,000	31
LEAD MFG	42	0.01%	1	\$1,500,000	\$1,500,000	\$1,959,819	\$1,500,000	67
CANS, DRUMS, AND METAL CONTAINERS	2	0.01%	1	\$1,677	\$1,677	\$0	\$500	2
BOLTS, NUTS, NAILS, TACKS, SCREWS	2	0.01%	1	\$600,000	\$600,000	\$121,905	\$500,000	34
AGENCIES/AGENTS	3	0.01%	1	\$1,000	\$1,000	\$22,521	\$10,000	24
VENDING MACHINES MFG	4	0.01%	1	\$3,083	\$3,083	\$0	\$3,100	1
MOBILE HOME PARKS OR COURTS	4	0.01%	1	\$35,000	\$35,000	\$28,364	\$75,000	80
BARBER SUPPLIES AND HAIR PIECES	6	0.01%	1	\$1,333	\$1,333	\$7,661	\$2,500	25
MATCH AND CHARCOAL MFG	2	0.01%	1	\$125,000,000	\$125,000,000	\$719,030	\$0	95
FREIGHT FORWARDERS/TRUCKERS	2	0.01%	1	\$28,171	\$28,171	\$325	\$75,000	3
PET GROOMING/STORES/TRAINING	6	0.01%	1	\$1,810	\$1,810	\$0	\$500	5
DISCOUNT/VARIETY STORES	4	0.01%	1	\$189	\$189	\$0	\$1	1
HOBBY, WALLPAPERS, ART STORES	2	0.01%	1	\$70	\$70	\$0	\$1,325	6
AUTO RENTAL OR LEASING	1	0.01%	1	\$1,581	\$1,581	\$0	\$5,000	3
FORESTRY/LAKES/FISHING/GUIDES	1	0.01%	1	\$3,000	\$3,000	\$13,437	\$8,500	18
THEATERS	2	0.01%	1	\$75,000	\$75,000	\$29,377	\$23,265	36
OIL REFINERIES	1	0.01%	1	\$100	\$100	\$0	\$100	6
BUILDINGS/PREMISES BANK OR OFFICE	7	0.01%	1	\$249	\$249	\$0	\$249	1
CLEANING-WINDOW/CHIMNEY	2	0.01%	1	\$90,000	\$90,000	\$2,954	\$20,000	14
CAR WASHES	4	0.01%	1	\$521	\$521	\$0	\$500	1
PIPELINE CONSTRUCTION (OIL)	2	0.01%	1	\$215,000	\$215,000	\$43,187	\$215,000	28
CHURCHES/CONVENTS/MONASTERIES	1	0.01%	1	\$250	\$250	\$0	\$500	8
GOLF COURSES/DRIVING RANGES	1	0.01%	1	\$2,500	\$2,500	\$3,187	\$19,380	40
RECYCLING CENTERS/SALVAGE	2	0.01%	1	\$5,000	\$5,000	\$4,898	\$75,000	16
PACKING HOUSES	1	0.01%	1	\$146	\$146	\$0	\$0	1
HAZARDOUS MATERIAL CONTRACTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
SHIP REPAIR OR MAINTENANCE	1	0.00%	0	\$0	\$0	\$0	\$0	0
RAILROAD/TRAIN MFG/CONSTRUCTION	9	0.00%	0	\$0	\$0	\$0	\$0	0
FURNITURE OR WOODWORK STRIPPING	1	0.00%	0	\$0	\$0	\$0	\$0	0
ELEVATOR, ESCALATOR, MOVING SIDEWALK	1	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINEERS, ARCHITECTS, DRAFTSMEN	2	0.00%	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	7	0.00%	0	\$0	\$0	\$0	\$0	0
DRILLING/SHAFT SINKING	2	0.00%	0	\$0	\$0	\$0	\$0	0
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	1	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	8	0.00%	0	\$0	\$0	\$0	\$0	0
INSTRUMENT MFG/TUNING	37	0.00%	0	\$0	\$0	\$0	\$0	0
AIRCRAFT OR AIRCRAFT PARTS MFG	14	0.00%	0	\$0	\$0	\$0	\$0	0
CLOCK MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
GRAIN ELEVATOR OPERATIONS	1	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINES/WELLS	9	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	2	0.00%	0	\$0	\$0	\$0	\$0	0
SNOW AND ICE REMOVAL-CONTRACTOR	1	0.00%	0	\$0	\$0	\$0	\$0	0
GAS TANKS AND FUEL CONTAINERS MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
SEED MERCHANT	1	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	7	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	4	0.00%	0	\$0	\$0	\$0	\$0	0
FLORISTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	16	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	1	0.00%	0	\$0	\$0	\$0	\$0	0
HEALTH CARE FACILITIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
WHARF/WATERFRONT PROPERTY	1	0.00%	0	\$0	\$0	\$0	\$0	0
SUGAR REFINING	1	0.00%	0	0	0	0	0	0

**PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2004 - 2013**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
DIVING - MARINE	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	77,404	100.00%	9,057	\$44,014	\$398,637,206	\$7,850	\$9,626	17

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 2013 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 2013

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	54.32%	390	\$13,247	\$5,166,345	\$2,329	\$10,217	4
JUDGEMENT FOR PLAINTIFF	0.56%	4	\$10,123	\$40,491	\$17,919	\$10,375	32
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.14%	1	\$82,607	\$82,607	\$121,166	\$20,000	134
ARBITRATION	0.56%	4	\$84,031	\$336,123	\$36,140	\$1,695	27
ALL OTHER INCLUDING DISMISSALS	44.43%	319	\$43,763	\$13,960,502	\$15,439	\$7,265	26
TOTAL	100.00%	718	\$27,279	\$19,586,068	\$8,594	\$8,872	14

PRODUCT LIABILITY TEN YEAR SUMMARY OF CLAIM DISPOSITION FOR YEARS 2004 - 2013

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	48.57%	4,399	\$15,698	\$69,056,773	\$2,091	\$7,153	5
NOT SPECIFIED	0.01%	1	\$463,310	\$463,310	\$83,094	\$5,000	50
DIRECTED VERDICT FOR PLAINTIFF	0.21%	19	\$5,338	\$101,423	\$5,295	\$2,207	8
DIRECTED VERDICT FOR DEFENDANT	0.03%	3	\$490,000	\$1,470,000	\$191,260	\$215,489	34
JUDGEMENT FOR DEFENDANT	0.02%	2	\$55,000	\$110,000	\$1,020	\$85,511	4
JUDGEMENT FOR PLAINTIFF	0.19%	17	\$1,249,895	\$21,248,217	\$217,372	\$11,632	38
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.03%	3	\$250,869	\$752,607	\$1,182,622	\$256,667	86
ARBITRATION	0.21%	19	\$92,277	\$1,753,272	\$40,359	\$22,137	22
ALL OTHER INCLUDING DISMISSALS	50.72%	4,594	\$66,104	\$303,681,604	\$11,564	\$11,637	29
TOTAL	100.00%	9,057	\$44,014	\$398,637,206	\$7,850	\$9,626	17

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2013

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	54.04%	388	\$3,359	\$1,303,274	\$99	\$4,070	1
7-12	9.89%	71	\$24,616	\$1,747,737	\$3,519	\$2,462	10
13-18	11.00%	79	\$26,375	\$2,083,640	\$4,611	\$6,489	15
19-24	8.64%	62	\$68,959	\$4,275,475	\$16,112	\$32,812	21
25-30	5.01%	36	\$41,162	\$1,481,837	\$5,806	\$4,379	28
31-36	2.23%	16	\$42,633	\$682,128	\$9,092	\$4,769	34
37-42	0.84%	6	\$340,338	\$2,042,028	\$44,005	\$8,500	40
43-48	0.97%	7	\$15,253	\$106,769	\$14,712	\$9,071	46
49-54	1.11%	8	\$21,363	\$170,906	\$100,956	\$5,313	52
55-60	1.39%	10	\$93,337	\$933,370	\$51,774	\$98,650	58
61-66	2.09%	15	\$248,972	\$3,734,576	\$125,378	\$18,884	64
67-72	0.84%	6	\$17,878	\$107,268	\$26,225	\$0	67
73-78	0.14%	1	\$2,500	\$2,500	\$0	\$500	76
79-84	0.28%	2	\$30,556	\$61,111	\$15,549	\$42,500	82
85-90	0.28%	2	\$140,000	\$280,000	\$60,689	\$13,100	88
91-96	0.28%	2	\$202,500	\$405,000	\$63,500	\$67,500	95
97-102	0.00%	0	\$0	\$0	\$0	\$0	0
103-108	0.00%	0	\$0	\$0	\$0	\$0	0
Greater than 108	0.97%	7	\$24,064	\$168,449	\$22,110	\$23,157	197
TOTAL	100.00%	718	\$27,279	\$19,586,068	\$8,594	\$8,872	14

PRODUCT LIABILITY

TEN YEAR SUMMARY OF CLOSE TIME REPORTING

FOR YEARS 2004 - 2013

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	43.94%	3,980	\$6,166	\$24,538,840	\$265	\$3,414	1
7-12	9.91%	898	\$29,508	\$26,498,584	\$2,777	\$8,229	10
13-18	10.72%	971	\$28,186	\$27,368,536	\$13,441	\$10,665	15
19-24	11.33%	1,026	\$26,310	\$26,994,256	\$4,804	\$20,934	21
25-30	7.59%	687	\$29,847	\$20,504,935	\$10,146	\$12,189	28
31-36	6.43%	582	\$47,478	\$27,632,158	\$8,269	\$8,292	33
37-42	2.18%	197	\$77,410	\$15,249,835	\$22,021	\$36,749	39
43-48	1.41%	128	\$73,646	\$9,426,703	\$36,093	\$18,784	45
49-54	1.20%	109	\$40,723	\$4,438,772	\$32,258	\$16,092	51
55-60	0.73%	66	\$92,311	\$6,092,505	\$63,108	\$31,620	57
61-66	0.71%	64	\$141,310	\$9,043,858	\$66,402	\$17,131	63
67-72	0.64%	58	\$159,485	\$9,250,155	\$68,310	\$39,352	69
73-78	0.34%	31	\$98,353	\$3,048,957	\$41,794	\$4,279	76
79-84	0.40%	36	\$30,264	\$1,089,504	\$13,248	\$8,145	82
85-90	0.36%	33	\$669,654	\$22,098,583	\$100,385	\$27,036	87
91-96	0.30%	27	\$4,721,706	\$127,486,063	\$51,461	\$22,574	94
97-102	0.14%	13	\$160,614	\$2,087,987	\$26,530	\$5,192	99
103-108	0.17%	15	\$4,884	\$73,254	\$5,046	\$710	106
Greater than 108	1.50%	136	\$262,601	\$35,713,721	\$44,410	\$16,894	151
TOTAL	100.00%	9,057	\$44,014	\$398,637,206	\$7,850	\$9,626	17

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 19 Supplement)

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2012 and 2013.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share.

This section contains data for year ending 2013.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2013 Written Premium	2012 - 2013 % of Change in Premium	2012 Written Premium	2011 - 2012 % of Change in Premium	2011 Written Premium	2010 - 2011 % of Change in Premium
ACE AMERICAN INSURANCE COMPANY	\$256,684	-68.50%	\$814,965	79.45%	\$454,149	0.01%
ACUITY A MUTUAL INSURANCE COMPANY	\$247,111	9.82%	\$225,011	3.24%	\$217,954	34.70%
ADDISON INSURANCE COMPANY	\$935,640	10.55%	\$846,320	23.72%	\$684,045	36.67%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$1,867,048	52.73%	\$1,222,451	232.16%	\$368,027	81.91%
ALLSTATE INSURANCE COMPANY	\$6,222	83.05%	\$3,399	124.21%	\$1,516	-31.65%
AMCO INSURANCE COMPANY	\$350,299	-11.47%	\$395,688	5.55%	\$374,871	64.62%
AMERICAN CASUALTY COMPANY OF READING PENNS	\$67,000	248.79%	\$19,209	7.49%	\$17,871	18.26%
AMERICAN ECONOMY INSURANCE COMPANY	-\$796	-128.47%	\$2,796	-12.79%	\$3,206	13.93%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$32,540	-9.41%	\$35,919	41.87%	\$25,318	11.65%
AMERICAN FIRE & CASUALTY COMPANY	\$6,355	73.40%	\$3,665	-0.68%	\$3,690	-76.70%
AMERICAN GUARANTEE & LIABILITY INSURANCE COM	\$1,938,528	15.05%	\$1,684,954	7.68%	\$1,564,730	5.48%
AMERICAN INSURANCE COMPANY THE	\$115,021	3.57%	\$111,055	14.79%	\$96,747	7.85%
AMERICAN STATES INSURANCE COMPANY	\$10,601	-57.03%	\$24,670	90.63%	\$12,941	-6.44%
AMERISURE INSURANCE COMPANY	\$37,944	-60.58%	\$96,265	-23.03%	\$125,063	69.10%
AMERISURE MUTUAL INSURANCE COMPANY	\$168,862	240.78%	\$49,551	971.84%	\$4,623	-88.25%
AMERISURE PARTNERS INSURANCE COMPANY	\$13,537	103.66%	\$6,647	-50.42%	\$13,407	227.64%
AMTRUST INSURANCE COMPANY OF KANSAS INC	\$3,180	59.40%	\$1,995	2877.61%	\$67	-95.48%
ARCH INSURANCE COMPANY	\$475,871	21.78%	\$390,772	63.49%	\$239,022	92.42%
BENCHMARK INSURANCE COMPANY	\$228,543	-14.02%	\$265,816	2.60%	\$259,075	-3.55%
BITUMINOUS CASUALTY CORPORATION	\$2,867	-24.79%	\$3,812	45.83%	\$2,614	180.47%
CAPITOL INDEMNITY CORPORATION	\$39,249	132.05%	\$16,914	155.50%	\$6,620	-58.15%
CATLIN INSURANCE COMPANY INC	\$538,225	32.92%	\$404,923	-2.60%	\$415,744	53.63%
CHARTER OAK FIRE INSURANCE CO THE	\$341,445	46.69%	\$232,770	1.37%	\$229,627	49.23%
CINCINNATI CASUALTY COMPANY THE	\$172,485	52.43%	\$113,160	149.00%	\$45,445	13465.67%
CINCINNATI INSURANCE COMPANY THE	\$1,489,964	11.61%	\$1,334,987	5.81%	\$1,261,679	-0.45%
COLUMBIA MUTUAL INSURANCE COMPANY	\$224,663	5.25%	\$213,450	11.75%	\$191,008	-10.19%
COMMERCE AND INDUSTRY INSURANCE CO	\$2,820	231.76%	\$850	2641.94%	\$31	-97.38%
CONTINENTAL INSURANCE COMPANY THE	\$5,328	-57.18%	\$12,444	-22.95%	\$16,150	-30.98%
CONTINENTAL WESTERN INSURANCE COMPANY	\$20,971	-55.58%	\$47,212	518.20%	\$7,637	2.70%
COUNTRY MUTUAL INSURANCE COMPANY	\$14,861	11.15%	\$13,370	145.10%	\$5,455	73.34%
DEPOSITORS INSURANCE COMPANY	\$215,750	31.50%	\$164,065	-0.26%	\$164,486	87.57%
DIAMOND STATE INSURANCE COMPANY	\$0	-100.00%	\$778	-1.27%	\$788	3.96%
ELECTRIC INSURANCE COMPANY	\$716,332	-27.23%	\$984,338	-8.02%	\$1,070,204	8.36%
EMCASCO INSURANCE COMPANY	\$172,882	4.16%	\$165,972	9.04%	\$152,218	-8.95%
EMPLOYERS FIRE INSURANCE COMPANY	\$0	-100.00%	\$2,107	-77.22%	\$9,251	-59.87%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$15,302	-46.19%	\$28,436	132.38%	\$12,237	-42.65%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$147,140	16.61%	\$126,178	0.53%	\$125,509	-4.13%
ENDURANCE AMERICAN INSURANCE COMPANY	\$125,417	943.32%	\$12,021	-70.43%	\$40,659	-0.38%
FARMERS INSURANCE EXCHANGE	\$2,145	11.26%	\$1,928	4.78%	\$1,840	17.80%
FARMLAND MUTUAL INSURANCE COMPANY	\$402,786	68.02%	\$239,724	147.97%	\$96,676	-44.81%
FCCI INSURANCE COMPANY	\$13,124	12.32%	\$11,684	67.46%	\$6,977	215.84%
FEDERAL INSURANCE COMPANY	\$1,750,626	12.80%	\$1,551,933	6.21%	\$1,461,246	-27.13%
FEDERATED MUTUAL INSURANCE COMPANY	\$614,984	19.13%	\$516,221	8.10%	\$477,558	-5.62%
FEDERATED SERVICE INSURANCE COMPANY	\$373,664	0.25%	\$372,737	3.28%	\$360,903	39.08%
FIREMANS FUND INSURANCE COMPANY	\$83,368	-42.06%	\$143,887	157.97%	\$55,777	-14.04%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	\$22,942	244.68%	\$6,656	-27.33%	\$9,159	-5.74%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$19,343	-33.68%	\$29,166	-0.23%	\$29,234	-33.26%
GENERAL INSURANCE COMPANY OF AMERICA	\$4,076	1154.15%	\$325	-31.14%	\$472	-78.24%
GERLING AMERICA INSURANCE COMPANY	\$267,607	711.13%	\$32,992	-4.63%	\$34,595	136.27%
GRANITE STATE INSURANCE COMPANY	\$171,419	-1.36%	\$173,787	39.49%	\$124,583	126.90%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$0	-100.00%	\$108	-48.57%	\$210	-79.10%
GREAT AMERICAN ASSURANCE COMPANY	\$402	0.00%	\$402	18.58%	\$339	-6.87%
GREAT NORTHERN INSURANCE COMPANY	\$435,566	14.80%	\$379,428	8.12%	\$350,929	41.15%
GREENWICH INSURANCE COMPANY	\$2,276	-97.04%	\$76,770	124.02%	\$34,270	6.59%
GRINNELL MUTUAL REINSURANCE COMPANY	\$645,014	12.89%	\$571,341	0.02%	\$571,213	6.86%
HANOVER AMERICAN INSURANCE COMPANY THE	-\$3,394	-119.29%	\$17,596	74.41%	\$10,089	66.65%
HANOVER INSURANCE COMPANY THE	\$61,187	219.85%	\$19,130	90.35%	\$10,050	9120.18%
HARLEYSVILLE INSURANCE COMPANY	\$3,273	539.26%	\$512	52.38%	\$336	4.02%
HARTFORD CASUALTY INSURANCE CO	\$163,090	380.34%	\$33,953	-19.38%	\$42,116	-59.49%
HARTFORD FIRE INSURANCE COMPANY	\$1,074,691	8.30%	\$992,334	-20.23%	\$1,244,070	121.05%
HARTFORD INSURANCE COMPANY OF MIDWEST THE	-\$5,542	-168.51%	\$8,089	-31.57%	\$11,821	33.75%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$5,392	405.82%	\$1,066	-94.93%	\$21,028	418.57%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2013 Written Premium	2012 - 2013 % of Change in Premium	2012 Written Premium	2011 - 2012 % of Change in Premium	2011 Written Premium	2010 - 2011 % of Change in Premium
HAWKEYE SECURITY INSURANCE COMPANY	\$6,894	-17.57%	\$8,363	264.24%	\$2,296	13.33%
ILLINOIS NATIONAL INSURANCE COMPANY	\$35,686	-22.38%	\$45,977	349.61%	\$10,226	-81.31%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	\$2,055	-7.18%	\$2,214	43.49%	\$1,543	-21.64%
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	\$122,310	11.75%	\$109,449	-2.60%	\$112,373	-3.98%
LIBERTY INSURANCE CORPORATION	\$158,400	239.24%	\$46,693	42.65%	\$32,732	-3.16%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,090,736	-9.35%	\$1,203,211	-7.79%	\$1,304,893	-20.89%
LIBERTY MUTUAL INSURANCE COMPANY	\$329,488	-40.14%	\$550,476	-6.04%	\$585,890	-33.66%
LITITZ MUTUAL INSURANCE COMPANY	\$13,075	147.77%	\$5,277	1.62%	\$5,193	42.94%
LM INSURANCE CORPORATION	\$128,102	40.01%	\$91,493	-27.77%	\$126,672	9.00%
MASSACHUSETTS BAY INSURANCE COMPANY	\$45,099	17.31%	\$38,443	79.60%	\$21,405	475.71%
MEDMARC CASUALTY INSURANCE COMPANY	\$400,215	-18.02%	\$488,167	7.44%	\$454,355	0.24%
MID-CONTINENT CASUALTY COMPANY	\$227,075	3.17%	\$220,089	45.69%	\$151,065	7.11%
MILWAUKEE CASUALTY INSURANCE CO	\$1,512	-31.61%	\$2,211	54.51%	\$1,431	1092.50%
MITSUI SUMITOMO INSURANCE USA INC	\$1	0.00%	\$1	0.00%	\$1	0.00%
NATIONAL AMERICAN INSURANCE COMPANY	\$26,783	-7.53%	\$28,965	1042.15%	\$2,536	-6.90%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$158,867	32.41%	\$119,984	-18.67%	\$147,523	1128.54%
NATIONAL INDEMNITY COMPANY	\$9,285	23.26%	\$7,533	-30.13%	\$10,781	-37.69%
NATIONAL SURETY CORPORATION	\$482,432	-11.74%	\$546,632	73.38%	\$315,278	99.39%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH	\$443,065	378.95%	\$92,507	-83.99%	\$577,792	2783.63%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$719,357	-8.21%	\$783,711	26.01%	\$621,962	26.83%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$123,979	12.44%	\$110,263	4.34%	\$105,680	-10.20%
NETHERLANDS INSURANCE COMPANY THE NETHERLANDS	-\$2,115	-106.39%	\$33,102	33.93%	\$24,716	156.23%
NEW HAMPSHIRE INSURANCE COMPANY	-\$4,168	-125.55%	\$16,312	-20.29%	\$20,465	-40.42%
NORTH RIVER INSURANCE COMPANY THE NORTH RIVER	\$218,752	66.68%	\$131,240	216.45%	\$41,473	43.93%
NORTHFIELD INSURANCE COMPANY	\$358	-92.89%	\$5,038	-5.41%	\$5,326	5226.00%
NORTHLAND INSURANCE COMPANY	\$10,073	47.01%	\$6,852	-10.75%	\$7,677	61.76%
OAK RIVER INSURANCE COMPANY	\$5,238	-90.34%	\$54,203	-60.26%	\$136,404	5.02%
OHIO CASUALTY INSURANCE COMPANY	\$28,770	87.41%	\$15,351	-41.31%	\$26,157	-44.62%
OLD REPUBLIC INSURANCE COMPANY	\$375,625	6.51%	\$352,674	9.05%	\$323,402	1.73%
ONEBEACON AMERICA INSURANCE COMPANY	\$0	-100.00%	\$1,074	-94.37%	\$19,071	-38.39%
PACIFIC INDEMNITY COMPANY	\$30,673	104.26%	\$15,017	-51.04%	\$30,671	6.77%
PEERLESS INDEMNITY INSURANCE COMPANY	\$1,205	-80.06%	\$6,042	415.09%	\$1,173	-39.35%
PENN MILLERS INSURANCE COMPANY	\$735,454	-8.14%	\$800,584	43.75%	\$556,943	62.45%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	\$205,235	-53.26%	\$439,126	238.05%	\$129,901	-67.29%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$23,747	-29.29%	\$33,586	59.98%	\$20,994	-7.83%
PHOENIX INSURANCE COMPANY THE PHOENIX	\$63,832	-51.27%	\$131,000	5.88%	\$123,728	-15.75%
REGENT INSURANCE COMPANY	\$2,609	-5.85%	\$2,771	56.64%	\$1,769	-69.57%
RIVERPORT INSURANCE COMPANY	\$167	-50.15%	\$335	87.15%	\$179	-45.76%
SAFETY NATIONAL CASUALTY CORPORATION	\$33,541	33.01%	\$25,216	17.09%	\$21,536	2439.62%
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	\$790	-6.73%	\$847	-25.11%	\$1,131	-1.74%
SECURA INSURANCE A MUTUAL COMPANY	\$705,453	15.67%	\$609,909	7.55%	\$567,107	3.59%
SECURITY NATIONAL INSURANCE COMPANY	\$13,116	11.60%	\$11,753	-42.97%	\$20,607	13.39%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$275,862	127.64%	\$121,185	-39.03%	\$198,770	37.61%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	\$371,469	16.64%	\$318,462	46.34%	\$217,613	-1.12%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	\$247,011	21.30%	\$203,642	104.94%	\$99,366	50.87%
SENTRY INSURANCE A MUTUAL COMPANY	\$583,999	24.29%	\$469,856	43.76%	\$326,842	29.03%
SENTRY SELECT INSURANCE COMPANY	\$355,559	84.27%	\$192,958	33.49%	\$144,544	-5.96%
SHELTER MUTUAL INSURANCE COMPANY	\$44,124	-9.61%	\$48,813	23.12%	\$39,646	32.98%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$112,129	27.49%	\$87,950	29.42%	\$67,957	-6.46%
SOUTHERN INSURANCE COMPANY	\$614	210.10%	\$198	-33.11%	\$296	48.74%
SPARTA INSURANCE COMPANY	\$6,607	4.82%	\$6,303	36.55%	\$4,616	278.98%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$17,141	-39.19%	\$28,189	-16.71%	\$33,845	-24.34%
ST PAUL GUARDIAN INSURANCE COMPANY	\$295	-57.25%	\$690	-1.00%	\$697	22.28%
ST PAUL MERCURY INSURANCE COMPANY	\$383	-57.16%	\$894	-42.06%	\$1,543	-8.21%
STAR INSURANCE COMPANY	\$80,855	-34.08%	\$122,653	0.56%	\$121,971	-7.84%
STARR INDEMNITY & LIABILITY COMPANY	\$215,565	44.28%	\$149,406	1190.32%	\$11,579	-81.99%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	\$253,374	-9.94%	\$281,327	7.33%	\$262,120	-19.19%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$30,063	36.06%	\$22,096	101.64%	\$10,958	-37.86%
T H E INSURANCE COMPANY	\$120	-32.20%	\$177	-16.90%	\$213	-95.79%
TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	\$0	-100.00%	\$38,316	17.81%	\$32,523	-30.98%
TOWER INSURANCE COMPANY OF NEW YORK	\$454	-85.58%	\$3,149	-80.01%	\$15,756	3378.15%
TRANSPORTATION INSURANCE COMPANY	\$12,429	-76.18%	\$52,170	43.85%	\$36,268	3.27%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2013 Written Premium	2012 - 2013 % of Change in Premium	2012 Written Premium	2011 - 2012 % of Change in Premium	2011 Written Premium	2010 - 2011 % of Change in Premium
TRAVELERS INDEMNITY COMPANY	\$95,411	-56.83%	\$221,016	-14.07%	\$257,215	-17.69%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$59,076	234.84%	\$17,643	46.63%	\$12,032	-74.54%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$174,915	-13.76%	\$202,827	-15.84%	\$241,006	1246.63%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMI	\$1,235,414	9.62%	\$1,127,040	21.61%	\$926,773	-5.85%
TRUCK INSURANCE EXCHANGE	\$2,334	-8.61%	\$2,554	-26.01%	\$3,452	5.60%
TWIN CITY FIRE INSURANCE COMPANY	\$992,811	30.90%	\$758,467	15.00%	\$659,523	-16.42%
UNION INSURANCE COMPANY OF PROVIDENCE	\$34,549	-24.47%	\$45,743	36.96%	\$33,400	56.71%
UNITED FIRE AND CASUALTY COMPANY	\$2,596,468	8.91%	\$2,384,076	19.36%	\$1,997,332	1.82%
UNITED STATES FIRE INSURANCE COMPANY	\$178,893	20.86%	\$148,019	639.50%	\$20,016	4.33%
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE C	-\$4,446	-107.26%	\$61,253	-60.92%	\$156,719	222.08%
VALLEY FORGE INSURANCE COMPANY	\$112,551	-11.49%	\$127,162	45.21%	\$87,569	14.14%
VIGILANT INSURANCE COMPANY	\$5,504	14.29%	\$4,816	51.88%	\$3,171	12.97%
WAUSAU BUSINESS INSURANCE COMPANY	\$29,404	-73.35%	\$110,333	15.32%	\$95,673	-3.65%
WAUSAU UNDERWRITERS INSURANCE COMPANY	\$70,238	1.92%	\$68,912	83.20%	\$37,616	-61.19%
WESCO INSURANCE COMPANY	\$270,981	414.94%	\$52,624	61.41%	\$32,603	-9.12%
WEST AMERICAN INSURANCE COMPANY	\$20,001	-2.82%	\$20,581	102.67%	\$10,155	57.37%
WEST BEND MUTUAL INSURANCE COMPANY	\$394,717	11.34%	\$354,514	20.83%	\$293,388	55.00%
XL INSURANCE AMERICA INC	\$85,975	12.64%	\$76,329	-0.07%	\$76,383	135.43%
ZURICH AMERICAN INSURANCE COMPANY	\$308,662	194.82%	\$104,695	-65.46%	\$303,142	117.14%
TOTAL	\$34,952,330	18.22%	\$29,564,346	7.25%	\$27,566,570	10.52%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2013**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	\$2,596,468	7.43%	\$2,528,925	\$487,410	-\$340,599	-13.47%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPA	\$1,938,528	5.55%	\$1,883,970	\$0	\$74,185	3.94%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$1,867,048	5.34%	\$1,510,941	\$53,660	\$498,258	32.98%
FEDERAL INSURANCE COMPANY	\$1,750,626	5.01%	\$1,761,013	\$696,211	\$402,763	22.87%
CINCINNATI INSURANCE COMPANY THE	\$1,489,964	4.26%	\$1,466,066	\$201,932	-\$123,195	-8.40%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	\$1,235,414	3.53%	\$1,154,294	\$1,090,000	\$4,764,642	412.78%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,090,736	3.12%	\$1,214,275	\$1,859,577	\$1,669,266	137.47%
HARTFORD FIRE INSURANCE COMPANY	\$1,074,691	3.07%	\$1,110,977	\$11,995	\$442,594	39.84%
TWIN CITY FIRE INSURANCE COMPANY	\$992,811	2.84%	\$877,800	\$1,065	\$54,617	6.22%
ADDISON INSURANCE COMPANY	\$935,640	2.68%	\$898,978	\$332,761	\$52,975	5.89%
PENN MILLERS INSURANCE COMPANY	\$735,454	2.10%	\$725,562	\$0	-\$2,736	-0.38%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$719,357	2.06%	\$710,398	\$214,455	\$344,749	48.53%
ELECTRIC INSURANCE COMPANY	\$716,332	2.05%	\$716,332	\$545,067	\$198,769	27.75%
SECURA INSURANCE A MUTUAL COMPANY	\$705,453	2.02%	\$671,244	\$229,290	\$400,952	59.73%
GRINNELL MUTUAL REINSURANCE COMPANY	\$645,014	1.85%	\$622,044	\$66,277	-\$32,245	-5.18%
FEDERATED MUTUAL INSURANCE COMPANY	\$614,984	1.76%	\$582,878	\$29,293	-\$93,449	-16.03%
SENTRY INSURANCE A MUTUAL COMPANY	\$583,999	1.67%	\$551,842	\$311,316	\$193,466	35.06%
AMERICAN HOME ASSURANCE COMPANY	\$554,781	1.59%	\$554,781	\$1,990,866	\$2,578,243	464.73%
CATLIN INSURANCE COMPANY INC	\$538,225	1.54%	\$435,133	\$0	\$105,548	24.26%
NATIONAL SURETY CORPORATION	\$482,432	1.38%	\$506,174	\$0	-\$123,975	-24.49%
ARCH INSURANCE COMPANY	\$475,871	1.36%	\$476,331	\$1	\$129,602	27.21%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	\$443,065	1.27%	\$433,600	-\$6,501,950	-\$6,819,106	-1572.67%
GREAT NORTHERN INSURANCE COMPANY	\$435,566	1.25%	\$422,258	-\$3,799	\$9,697	2.30%
FARMLAND MUTUAL INSURANCE COMPANY	\$402,786	1.15%	\$346,328	\$77	\$819,922	236.75%
MEDMARC CASUALTY INSURANCE COMPANY	\$400,215	1.15%	\$417,884	\$0	-\$146,493	-35.06%
WEST BEND MUTUAL INSURANCE COMPANY	\$394,717	1.13%	\$361,101	\$0	\$9,827	2.72%
OLD REPUBLIC INSURANCE COMPANY	\$375,625	1.07%	\$374,803	\$3,739	-\$29,377	-7.84%
FEDERATED SERVICE INSURANCE COMPANY	\$373,664	1.07%	\$375,491	\$20,498	\$144,136	38.39%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	\$371,469	1.06%	\$378,601	\$28,599	\$196,628	51.94%
SENTRY SELECT INSURANCE COMPANY	\$355,559	1.02%	\$282,954	\$8,600	\$26,923	9.51%
AMCO INSURANCE COMPANY	\$350,299	1.00%	\$360,634	\$30,832	\$113,912	31.59%
CHARTER OAK FIRE INSURANCE CO THE	\$341,445	0.98%	\$302,930	\$295,137	\$211,394	69.78%
LIBERTY MUTUAL INSURANCE COMPANY	\$329,488	0.94%	\$359,009	\$60,994	\$14,009	3.90%
ZURICH AMERICAN INSURANCE COMPANY	\$308,662	0.88%	\$291,427	-\$510,902	-\$3,051,417	-1047.06%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$275,862	0.79%	\$210,983	\$30,500	\$83,750	39.70%
WESCO INSURANCE COMPANY	\$270,981	0.78%	\$191,485	\$0	\$31,381	16.39%
HDI-GERLING AMERICA INSURANCE COMPANY	\$267,607	0.77%	\$174,788	\$0	\$55,595	31.81%
ACE AMERICAN INSURANCE COMPANY	\$256,684	0.73%	\$378,191	\$67,500	\$39,496	10.44%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	\$253,374	0.72%	\$251,355	\$34,589	-\$16,044	-6.38%
ACUITY A MUTUAL INSURANCE COMPANY	\$247,111	0.71%	\$223,574	\$422,131	\$357,493	159.90%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	\$247,011	0.71%	\$235,119	\$165,769	\$209,086	88.93%
BENCHMARK INSURANCE COMPANY	\$228,543	0.65%	\$241,110	\$17,000	\$242,682	100.65%
MID-CONTINENT CASUALTY COMPANY	\$227,075	0.65%	\$228,904	\$497,716	\$2,333,069	1019.23%
COLUMBIA MUTUAL INSURANCE COMPANY	\$224,663	0.64%	\$225,178	\$750	\$7,588	3.37%
NORTH RIVER INSURANCE COMPANY THE	\$218,752	0.63%	\$165,494	\$13,236	\$91,065	55.03%
DEPOSITORS INSURANCE COMPANY	\$215,750	0.62%	\$183,149	\$9,110	\$18,511	10.11%
STARR INDEMNITY & LIABILITY COMPANY	\$215,565	0.62%	\$218,510	\$0	\$83,440	38.19%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMP	\$205,235	0.59%	\$303,223	\$265,153	\$999,859	329.74%
UNITED STATES FIRE INSURANCE COMPANY	\$178,893	0.51%	\$189,970	\$0	\$27,176	14.31%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$174,915	0.50%	\$226,969	\$265,196	\$404,766	178.34%
EMCASCO INSURANCE COMPANY	\$172,882	0.49%	\$160,289	\$154,986	\$60,872	37.98%
CINCINNATI CASUALTY COMPANY THE	\$172,485	0.49%	\$173,500	\$0	\$86,056	49.60%
GRANITE STATE INSURANCE COMPANY	\$171,419	0.49%	\$153,624	\$0	\$3,382	2.20%
AMERISURE MUTUAL INSURANCE COMPANY	\$168,862	0.48%	\$103,817	\$0	\$31,814	30.64%
HARTFORD CASUALTY INSURANCE CO	\$163,090	0.47%	\$148,387	\$0	\$20,989	14.14%
ATLANTIC SPECIALTY INSURANCE COMPANY	\$158,917	0.45%	\$134,579	\$0	\$42,788	31.79%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$158,867	0.45%	\$97,076	\$107,579	\$535,694	551.83%
LIBERTY INSURANCE CORPORATION	\$158,400	0.45%	\$86,961	\$4,567	\$30,529	35.11%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2013**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
EMPLOYERS MUTUAL CASUALTY COMPANY	\$147,140	0.42%	\$141,298	\$3,083	\$9,934	7.03%
UNITED STATES LIABILITY INSURANCE COMPANY	\$132,822	0.38%	\$106,001	\$0	\$56,670	53.46%
LM INSURANCE CORPORATION	\$128,102	0.37%	\$109,470	\$0	\$48,491	44.30%
ENDURANCE AMERICAN INSURANCE COMPANY	\$125,417	0.36%	\$23,865	\$0	\$3,975	16.66%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$123,979	0.35%	\$114,078	-\$333,763	-\$345,368	-302.75%
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	\$122,310	0.35%	\$118,658	\$221,616	-\$46,483	-39.17%
AMERICAN INSURANCE COMPANY THE	\$115,021	0.33%	\$107,762	\$0	\$194,213	180.22%
VALLEY FORGE INSURANCE COMPANY	\$112,551	0.32%	\$132,004	\$5,000	-\$100,399	-76.06%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$112,129	0.32%	\$111,334	\$0	-\$2,727	-2.45%
TRAVELERS INDEMNITY COMPANY	\$95,411	0.27%	\$130,097	\$235,263	\$388,334	298.50%
EVEREST NATIONAL INSURANCE COMPANY	\$95,203	0.27%	\$90,720	\$0	\$6,067	6.69%
XL INSURANCE AMERICA INC	\$85,975	0.25%	\$83,791	\$28,000	\$114,662	136.84%
FIREMANS FUND INSURANCE COMPANY	\$83,368	0.24%	\$104,127	\$0	-\$2,237,773	-2149.08%
STAR INSURANCE COMPANY	\$80,855	0.23%	\$116,180	\$156,741	\$171,916	147.97%
FIRST LIBERTY INSURANCE CORP THE	\$79,854	0.23%	\$88,654	\$0	\$33,459	37.74%
WAUSAU UNDERWRITERS INSURANCE COMPANY	\$70,238	0.20%	\$69,869	\$197,244	\$207,327	296.74%
SECURA SUPREME INSURANCE COMPANY	\$68,408	0.20%	\$48,716	\$0	\$10,672	21.91%
AMERICAN CASUALTY COMPANY OF READING PENNSYLV	\$67,000	0.19%	\$59,118	\$0	\$13,404	22.67%
PHOENIX INSURANCE COMPANY THE	\$63,832	0.18%	\$93,730	\$5,321	\$15,958	17.03%
UNIVERSAL UNDERWRITERS INS CO	\$63,497	0.18%	\$32,215	-\$11,596	-\$34,077	-105.78%
CINCINNATI INDEMNITY COMPANY INC	\$61,503	0.18%	\$61,465	\$6,347	\$23,199	37.74%
HANOVER INSURANCE COMPANY THE	\$61,187	0.18%	\$29,464	\$0	\$32,044	108.76%
TOKIO MARINE AMERICA INSURANCE COMPANY	\$60,347	0.17%	\$68,630	\$0	\$99,392	144.82%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$59,076	0.17%	\$18,424	\$0	-\$342	-1.86%
WESTCHESTER FIRE INSURANCE COMPANY	\$53,522	0.15%	\$52,104	\$0	-\$467,045	-896.37%
MASSACHUSETTS BAY INSURANCE COMPANY	\$45,099	0.13%	\$37,508	\$0	\$26,134	69.68%
SHELTER MUTUAL INSURANCE COMPANY	\$44,124	0.13%	\$44,758	\$0	-\$15,229	-34.03%
CAPITOL INDEMNITY CORPORATION	\$39,249	0.11%	\$31,540	\$0	\$17,138	54.34%
AMERISURE INSURANCE COMPANY	\$37,944	0.11%	\$73,039	\$0	\$43,988	60.23%
ILLINOIS NATIONAL INSURANCE COMPANY	\$35,686	0.10%	\$34,408	\$0	\$5,045	14.66%
OHIO SECURITY INSURANCE COMPANY	\$35,600	0.10%	\$29,447	\$0	\$7,839	26.62%
HARTFORD ACCIDENT & INDEMNITY CO	\$35,400	0.10%	\$13,248	\$0	\$123,141	929.51%
UNION INSURANCE COMPANY OF PROVIDENCE	\$34,549	0.10%	\$40,128	\$0	\$14,048	35.01%
SAFETY NATIONAL CASUALTY CORPORATION	\$33,541	0.10%	\$32,650	\$0	\$19,462	59.61%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$32,540	0.09%	\$30,772	\$0	\$0	0.00%
CITIZENS INSURANCE COMPANY OF AMERICA	\$32,316	0.09%	\$21,430	\$0	\$10,202	47.61%
PACIFIC INDEMNITY COMPANY	\$30,673	0.09%	\$42,534	\$0	\$592,043	1391.93%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$30,063	0.09%	\$30,258	\$1,000,000	\$866,396	2863.36%
WAUSAU BUSINESS INSURANCE COMPANY	\$29,404	0.08%	\$57,011	\$139,656	-\$3,062	-5.37%
OHIO CASUALTY INSURANCE COMPANY	\$28,770	0.08%	\$23,286	\$0	-\$5,056	-21.71%
NATIONAL AMERICAN INSURANCE COMPANY	\$26,783	0.08%	\$23,495	\$0	\$986	4.20%
DISCOVER PROPERTY AND CASUALTY INSURANCE COM	\$26,504	0.08%	\$30,455	\$94,181	\$62,561	205.42%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	\$24,194	0.07%	\$26,358	\$0	\$32,461	123.15%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$23,747	0.07%	\$30,253	\$0	\$3,672	12.14%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	\$22,942	0.07%	\$18,092	\$0	\$1,933	10.68%
CONTINENTAL CASUALTY COMPANY	\$21,840	0.06%	\$21,877	\$0	-\$146,543	-669.85%
CONTINENTAL WESTERN INSURANCE COMPANY	\$20,971	0.06%	\$33,296	\$0	\$3,276	9.84%
WEST AMERICAN INSURANCE COMPANY	\$20,001	0.06%	\$19,962	\$0	\$3,285	16.46%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$19,343	0.06%	\$24,197	\$0	-\$18,790	-77.65%
PLAZA INSURANCE COMPANY	\$18,757	0.05%	\$16,850	\$0	\$7,517	44.61%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$17,141	0.05%	\$25,963	\$40,485	-\$812,492	-3129.42%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$15,302	0.04%	\$18,310	\$0	-\$216,999	-1185.14%
COUNTRY MUTUAL INSURANCE COMPANY	\$14,861	0.04%	\$15,050	\$1,732	\$3,599	23.91%
AMERISURE PARTNERS INSURANCE COMPANY	\$13,537	0.04%	\$10,172	\$0	\$1,897	18.65%
FCCI INSURANCE COMPANY	\$13,124	0.04%	\$11,485	\$0	\$5,027	43.77%
SECURITY NATIONAL INSURANCE COMPANY	\$13,116	0.04%	\$12,975	\$832	\$371	2.86%
LITITZ MUTUAL INSURANCE COMPANY	\$13,075	0.04%	\$10,268	\$2,198	\$2,198	21.41%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2013**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
TRANSPORTATION INSURANCE COMPANY	\$12,429	0.04%	\$10,854	\$0	\$137,037	1262.55%
TECHNOLOGY INSURANCE COMPANY	\$11,613	0.03%	\$12,876	\$0	\$4,980	38.68%
AMERICAN STATES INSURANCE COMPANY	\$10,601	0.03%	\$14,000	\$0	-\$850	-6.07%
NATIONAL TRUST INSURANCE COMPANY	\$10,243	0.03%	\$7,333	\$0	\$4,179	56.99%
NORTHLAND INSURANCE COMPANY	\$10,073	0.03%	\$8,224	\$0	-\$1,710	-20.79%
NATIONAL INDEMNITY COMPANY	\$9,285	0.03%	\$9,363	\$0	\$14	0.15%
PEERLESS INSURANCE COMPANY	\$8,293	0.02%	\$8,042	\$0	-\$60,397	-751.02%
HAWKEYE-SECURITY INSURANCE COMPANY	\$6,894	0.02%	\$7,598	\$0	\$1,425	18.75%
SPARTA INSURANCE COMPANY	\$6,607	0.02%	\$6,476	\$0	\$1,942	29.99%
AMERICAN FIRE & CASUALTY COMPANY	\$6,355	0.02%	\$4,080	\$0	-\$2,006	-49.17%
ALLSTATE INSURANCE COMPANY	\$6,222	0.02%	\$4,885	\$0	-\$55,235	-1130.71%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURA	\$6,044	0.02%	\$5,073	\$7,500	\$29,755	586.54%
VIGILANT INSURANCE COMPANY	\$5,504	0.02%	\$5,004	\$0	\$511	10.21%
PRAETORIAN INSURANCE COMPANY	\$5,497	0.02%	\$4,686	\$0	\$1,159	24.73%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$5,392	0.02%	\$5,593	\$0	-\$4,456	-79.67%
CONTINENTAL INSURANCE COMPANY THE	\$5,328	0.02%	\$6,532	\$4,731	-\$49,867	-763.43%
PROPERTY & CASUALTY INSURANCE COMPANY OF HART	\$5,293	0.02%	\$5,293	\$0	\$1,481	27.98%
OAK RIVER INSURANCE COMPANY	\$5,238	0.01%	\$19,011	\$0	-\$59,474	-312.84%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPAN	\$4,477	0.01%	\$2,251	\$0	\$1,051	46.69%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	\$4,166	0.01%	\$4,127	\$0	\$1,862	45.12%
GENERAL INSURANCE COMPANY OF AMERICA	\$4,076	0.01%	\$408	\$9,502	\$24,451	5992.89%
HARLEYSVILLE INSURANCE COMPANY	\$3,273	0.01%	\$3,518	\$0	\$775	22.03%
AMTRUST INSURANCE COMPANY OF KANSAS INC	\$3,180	0.01%	\$2,372	\$0	\$408	17.20%
BITUMINOUS CASUALTY CORPORATION	\$2,867	0.01%	\$2,734	\$0	-\$51,200	-1872.71%
COMMERCE AND INDUSTRY INSURANCE CO	\$2,820	0.01%	\$1,560	\$0	-\$1,757	-112.63%
REGENT INSURANCE COMPANY	\$2,609	0.01%	\$2,428	\$0	-\$11,743	-483.65%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANI	\$2,577	0.01%	\$17,797	\$1,333,350	\$11,412	64.12%
TRUCK INSURANCE EXCHANGE	\$2,334	0.01%	\$2,503	\$0	-\$1,090	-43.55%
GREENWICH INSURANCE COMPANY	\$2,276	0.01%	\$25,920	\$0	\$27,598	106.47%
FARMERS INSURANCE EXCHANGE	\$2,145	0.01%	\$2,102	\$0	-\$2,076	-98.76%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	\$2,055	0.01%	\$2,225	\$0	\$3,834	172.31%
WILSHIRE INSURANCE COMPANY	\$2,005	0.01%	\$6,437	-\$2,500	-\$31,545	-490.06%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	\$1,928	0.01%	\$1,577	-\$66	\$1,186	75.21%
MIDWESTERN INDEMNITY COMPANY THE	\$1,897	0.01%	\$2,945	\$0	\$397,939	13512.36%
IMPERIUM INSURANCE COMPANY	\$1,591	0.00%	\$909	\$0	\$163	17.93%
MILWAUKEE CASUALTY INSURANCE CO	\$1,512	0.00%	\$2,215	\$0	\$594	26.82%
BITUMINOUS FIRE AND MARINE INS CO	\$1,365	0.00%	\$1,308	\$0	\$11,200	856.27%
AMERICAN SAFETY CASUALTY INSURANCE COMPANY	\$1,220	0.00%	\$1,324	\$0	-\$874	-66.01%
PEERLESS INDEMNITY INSURANCE COMPANY	\$1,205	0.00%	\$1,117	\$3,247	\$2,585	231.42%
MARKEL INSURANCE COMPANY	\$921	0.00%	\$765	\$0	\$374	48.89%
AMERICAN AUTOMOBILE INSURANCE COMPANY	\$813	0.00%	\$768	\$0	\$16,873	2197.01%
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	\$790	0.00%	\$867	\$0	\$369	42.56%
SOUTHERN INSURANCE COMPANY	\$614	0.00%	\$614	\$0	\$61	9.93%
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	\$564	0.00%	\$564	\$1,400	-\$3,850	-682.62%
TOWER INSURANCE COMPANY OF NEW YORK	\$454	0.00%	\$985	\$24,483	\$24,576	2495.03%
AMERICAN ZURICH INSURANCE COMPANY	\$451	0.00%	\$13,793	\$0	-\$24,680	-178.93%
GREAT AMERICAN ASSURANCE COMPANY	\$402	0.00%	\$402	\$0	\$58	14.43%
ST PAUL MERCURY INSURANCE COMPANY	\$383	0.00%	\$591	\$0	-\$100,920	-17076.14%
NORTHFIELD INSURANCE COMPANY	\$358	0.00%	\$976	\$0	-\$84	-8.61%
ST PAUL GUARDIAN INSURANCE COMPANY	\$295	0.00%	\$394	\$0	-\$52,522	-13330.46%
RIVERPORT INSURANCE COMPANY	\$167	0.00%	\$247	\$0	\$512	207.29%
T H E INSURANCE COMPANY	\$120	0.00%	\$132	\$0	\$0	0.00%
ASSOCIATED INDEMNITY CORPORATION	\$46	0.00%	\$46	\$0	-\$19	-41.30%
UTICA MUTUAL INSURANCE COMPANY	\$46	0.00%	\$46	\$0	\$8	17.39%
MITSUMI SUMITOMO INSURANCE USA INC	\$1	0.00%	\$1	\$0	-\$30	-3000.00%
AFFILIATED FM INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$5	N/A
MUNICH REINSURANCE AMERICA INC	\$0	0.00%	\$0	\$0	-\$130,165	N/A

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2013**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
GENERALI U S BRANCH	\$0	0.00%	\$0	\$0	-\$69,000	N/A
GENERAL STAR NATIONAL INS CO	\$0	0.00%	\$0	\$0	-\$1,000	N/A
STATE NATIONAL INSURANCE COMPANY INC	\$0	0.00%	\$0	\$0	-\$1,000	N/A
RLI INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$364	N/A
NATIONAL LLOYDS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$68	N/A
GREAT AMERICAN INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$85	N/A
TRAVELERS CASUALTY AND SURETY COMPANY	\$0	0.00%	\$0	\$1,085,775	\$561,186	N/A
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERI	\$0	0.00%	\$0	\$0	-\$24,882	N/A
AUTOMOBILE INS CO OF HARTFORD CT	\$0	0.00%	\$0	\$0	\$398	N/A
STANDARD FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$1,725	N/A
ST PAUL PROTECTIVE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$3,809	N/A
ASSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$122	N/A
MARYLAND CASUALTY COMPANY	\$0	0.00%	\$0	\$5,979	\$9,999	N/A
NORTHERN INSURANCE COMPANY OF NEW YORK	\$0	0.00%	\$0	\$3,224	-\$84,611	N/A
TRINITY UNIVERSAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$527	N/A
MTSUI SUMITOMO INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$14,382	N/A
CLARENDON NATIONAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$145	N/A
ONEBEACON AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$96,610	-\$116,620	N/A
EMPLOYERS FIRE INSURANCE COMPANY	\$0	0.00%	\$299	\$0	-\$23,459	-7845.82%
EMPIRE FIRE AND MARINE INSURANCE CO	\$0	0.00%	\$0	\$0	-\$728	N/A
ONEBEACON INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$44,114	N/A
GOVERNMENT EMPLOYEES INSURANCE CO	\$0	0.00%	\$0	\$0	-\$58,265	N/A
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	\$0	0.00%	\$0	\$0	-\$40	N/A
STONEWALL INSURANCE COMPANY	\$0	0.00%	\$0	\$18,018	-\$11,319	N/A
INSURANCE COMPANY OF NORTH AMERICA	\$0	0.00%	\$0	\$0	-\$437	N/A
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$7,454	N/A
LUMBERMENS UNDERWRITING ALLIANCE	\$0	0.00%	\$0	\$0	\$631	N/A
IRONSHORE INDEMNITY INC	\$0	0.00%	\$28,340	\$0	\$10,928	38.56%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1,675	N/A
WESTFIELD INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$76	N/A
FAIRMONT SPECIALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$50,000	N/A
ARROWOOD INDEMNITY COMPANY	\$0	0.00%	\$0	\$7,028	-\$10,159	N/A
SAFECO INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$1,102	N/A
GREAT DIVIDE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$243	N/A
TIG INSURANCE COMPANY	\$0	0.00%	\$0	\$6,830	\$934,470	N/A
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	\$0	0.00%	\$0	\$0	-\$5,782	N/A
UNITED STATES FIDELITY & GUARANTY COMPANY	\$0	0.00%	\$0	\$2,153,702	\$2,914,212	N/A
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$0	0.00%	\$59	\$0	\$2,994	5074.58%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	\$0	0.00%	\$0	\$0	\$59,489	N/A
SENTRY CASUALTY COMPANY	\$0	0.00%	\$0	\$106,990	\$157,341	N/A
MARKEL AMERICAN INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$1,956	N/A
TRAVELERS CASUALTY AND SURETY COMPANY OF AMER	\$0	0.00%	\$0	\$0	\$3,432	N/A
CRUM & FORSTER INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	-\$26	N/A
PENN AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$3,198	N/A
AXA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$27,551	N/A
FIDELITY AND GUARANTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$3,461	N/A
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$60,917	N/A
NORTHBROOK INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	-\$3,768	N/A
AXIS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$500,000	N/A
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMP	\$0	0.00%	\$0	\$0	\$3,981	N/A
GENESIS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$11,000	N/A
WESTPORT INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	-\$11,840	N/A
CASTLEPOINT NATIONAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$437	N/A
TRANS PACIFIC INSURANCE COMPANY	\$0	0.00%	\$23	\$0	\$0	0.00%
FARMINGTON CASUALTY COMPANY	\$0	0.00%	\$0	\$0	\$530	N/A
THE TRAVELERS CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$31,348	N/A
DIAMOND STATE INSURANCE COMPANY	\$0	0.00%	\$486	\$0	\$350	72.02%
GULF UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$118	N/A

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2013**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
NIPPONKOA INSURANCE COMPANY LIMITED (US BRANC	-\$397	0.00%	-\$200	\$0	-\$52	26.00%
AMERICAN ECONOMY INSURANCE COMPANY	-\$796	0.00%	\$2,512	\$0	-\$440	-17.52%
NETHERLANDS INSURANCE COMPANY THE	-\$2,115	-0.01%	\$15,830	\$0	-\$42,686	-269.65%
HANOVER AMERICAN INSURANCE COMPANY THE	-\$3,394	-0.01%	\$8,303	\$0	\$8,817	106.19%
NEW HAMPSHIRE INSURANCE COMPANY	-\$4,168	-0.01%	\$4,439	\$0	\$10,050	226.40%
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COM	-\$4,446	-0.01%	\$23,462	\$864	-\$11,176	-47.63%
HARTFORD INSURANCE COMPANY OF MIDWEST THE	-\$5,542	-0.02%	-\$2,312	\$0	-\$3,863	167.08%
TOTAL	\$34,952,330	100.00%	\$33,711,194	\$10,267,790	\$11,053,314	32.79%

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
or to file a complaint against an
insurance company or agent:

difp.mo.gov

800-726-7390



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